

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:

[Refine Search](#)[Recall Text](#)[Clear](#)**Search History**DATE: Sunday, June 30, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query
side by side**Hit Count Set Name**
result set*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L25 L13 and (bill\$ or invoic\$) 27 L25L24 L13 and bill\$ or invoic\$ 4340 L24L23 L13 and bill\$ 25 L23*DB=USPT; PLUR=YES; OP=OR*L22 5742845.pn. 1 L22L21 5754772.pn. 1 L21L20 5793966.pn. 1 L20*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L19 L10 and ((705/40)!.CCLS.) 2 L19L18 L11 and ((705/40)!.CCLS.) 2 L18L17 L13 and ((705/40)!.CCLS.) 0 L17L16 L14 and ((705/40)!.CCLS.) 0 L16L15 L14 and database 11 L15L14 L13 and (quotes or prices or fees) 21 L14L13 "negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction" 75 L13L12 L11 and negotiable same bills 0 L12L11 L10 and (quotes or prices or fees) 16 L11L10 L9 and (invoice or bill) 21 L10L9 L8 and "order entry" 47 L9L8 l2 and database 2343 L8L7 L5 and (invoice or bill) 12 L7L6 L5 and invoice or bill 32651 L6L5 L4 and "order entry" 19 L5L4 L3 and database 759 L4L3 L2 and terminals 1062 L3L2 L1 and website 3660 L2L1 internet or www or network 588544 L1

END OF SEARCH HISTORY

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Sunday, June 30, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query

side by side

Hit Count Set Name

result set

*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L25 L13 and (bill\$ or invoic\$) 27 L25L24 L13 and bill\$ or invoic\$ 4340 L24L23 L13 and bill\$ 25 L23*DB=USPT; PLUR=YES; OP=OR*L22 5742845.pn. 1 L22L21 5754772.pn. 1 L21L20 5793966.pn. 1 L20*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L19 L10 and ((705/40)!.CCLS.) 2 L19L18 L11 and ((705/40)!.CCLS.) 2 L18L17 L13 and ((705/40)!.CCLS.) 0 L17L16 L14 and ((705/40)!.CCLS.) 0 L16L15 L14 and database 11 L15L14 L13 and (quotes or prices or fees) 21 L14L13 "negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction" 75 L13L12 L11 and negotiable same bills 0 L12L11 L10 and (quotes or prices or fees) 16 L11L10 L9 and (invoice or bill) 21 L10L9 L8 and "order entry" 47 L9L8 l2 and database 2343 L8L7 L5 and (invoice or bill) 12 L7L6 L5 and invoice or bill 32651 L6L5 L4 and "order entry" 19 L5L4 L3 and database 759 L4L3 L2 and terminals 1062 L3L2 L1 and website 3660 L2L1 internet or www or network 588544 L1

END OF SEARCH HISTORY

WEST[Generate Collection](#)[Print](#)**Search Results - Record(s) 11 through 11 of 11 returned.**☐ 11. Document ID: US 5256863 A

L15: Entry 11 of 11

File: USPT

Oct 26, 1993

US-PAT-NO: 5256863

DOCUMENT-IDENTIFIER: US 5256863 A

TITLE: In-store universal control system

DATE-ISSUED: October 26, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ferguson; William L.	Walnut Creek	CA		
Wallis; Mark H.	Long Beach	CA		

US-CL-CURRENT: 705/21; 705/14, 705/16, 705/17, 705/73, 705/75

Full	Title	CLS.11	SEQ.11	ATT.11

[Generate Collection](#)[Print](#)

Terms	Documents
L14 and database	11

Display Format:

-

[Change Format](#)[Previous Page](#)[Next Page](#)

WEST☐ **Generate Collection** **Print**

L15: Entry 8 of 11

File: USPT

Jul 28, 1998

US-PAT-NO: 5787402

DOCUMENT-IDENTIFIER: US 5787402 A

TITLE: Method and system for performing automated financial transactions involving foreign currencies

DATE-ISSUED: July 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Potter; Neil D.	Westfield	NJ		
Chomut; Bohdan	Summit	NJ		
Jacobs; David M.	Wayne	NJ		
Rayner; Peter E.	Westfield	NJ		
Anasson; Cynthia M.	Milford	CT		
Friedman; Elizabeth J.	Falmouth			GB3

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Crossmar, Inc.	New York	NY			02

APPL-NO: 8/ 727786 [PALM]

DATE FILED: October 8, 1996

PARENT-CASE:

This is a continuation of provisional application Ser. No. 60/017,717 filed May 15, 1996 now abandoned.

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/37; 705/39

US-CL-CURRENT: 705/37; 705/39

FIELD-OF-SEARCH: 395/235, 395/236, 395/237, 395/238, 395/239, 705/35, 705/36, 705/37, 705/38, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected**Search ALL**

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	705/41
<input type="checkbox"/>	<u>5136501</u>	August 1992	Silverman et al.	395/237
<input type="checkbox"/>	<u>5195031</u>	March 1993	Ordish	395/237
<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	705/37
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	395/237
<input type="checkbox"/>	<u>5508913</u>	April 1996	Yamamoto et al.	705/37

OTHER PUBLICATIONS

Foreign Exchange Trading Easy, Treasury Manager's Rep Sept. 16, 1994.
Talmor, Sharona, Product File, The Banker, pp. 70-71, Mar. 1995.
Quotron's F/X Trader Gets European Push CITI Lends Support, System Battle Heats Up, FX
Week, Jan. 18, 1991.
FXLink Specification, 8 Dec. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Bainbridge; Barton L.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

A method and system for performing financial transaction involving foreign currencies deals in virtually all trading currencies, automatically incorporates the current market process and operates in a secure environment. Customers can access the system on-line and in real time through various terminals such as, for example, a personal computer (PC). By inputting information in response to prompts on the screen, the system quickly identifies the nature of the transaction the customer desires and the customer inputs the characteristics of the transaction the user desires. The system then automatically generates an offer in response to the customer's request based upon a number of parameters including the market price, the size and nature of the transaction and the size and nature of the client. The system then promptly displays the bank's offer to the customer in a clear and concise manner. The customer is then given an opportunity to accept the offer, ask that the offer be updated or reject the offer. If the customer delays for too long a period of time in deciding to accept or reject the offer, the system automatically withdraws and updates the offer thereby protecting the bank from liability for a "stale" rate. If accepted, the trade is automatically forwarded for processing and assigned a reference number for tracking and control purposes.

123 Claims, 29 Drawing figures

WEST**End of Result Set**☐

Generate Collection

Print

L19: Entry 2 of 2

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber; Jay C.	Menlo Park	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
VeriFone, Inc.	Santa Clara	CA			02

APPL-NO: 8/ 664824 [PALM]

DATE FILED: June 17, 1996

INT-CL: [6] H04 L 9/00, G06 F 17/60

US-CL-ISSUED: 380/25; 380/9, 380/23, 380/24, 380/49, 705/26, 705/39, 705/40, 705/44

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

FIELD-OF-SEARCH: 705/26, 705/27, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>3651511</u>	March 1972	Andrews et al.	
<input type="checkbox"/>	<u>3956615</u>	May 1976	Anderson et al.	
<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	
<input type="checkbox"/>	<u>4303904</u>	December 1981	Chasek	340/23
<input type="checkbox"/>	<u>4454414</u>	June 1984	Benton	235/379
<input type="checkbox"/>	<u>4614861</u>	September 1986	Pavlov et al.	235/380
<input type="checkbox"/>	<u>4630201</u>	December 1986	White	
<input type="checkbox"/>	<u>4689478</u>	August 1987	Hale et al.	235/380
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	235/379
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/>	<u>4859837</u>	August 1989	Halpern	235/380
<input type="checkbox"/>	<u>4877950</u>	October 1989	Halpern	
<input type="checkbox"/>	<u>4906828</u>	March 1990	Halpern	235/379
<input type="checkbox"/>	<u>4935962</u>	June 1990	Austin	380/25

<input type="checkbox"/>	<u>4968873</u>	November 1990	Dethloff et al.	235/380
<input type="checkbox"/>	<u>4992646</u>	February 1991	Collin	235/375
<input type="checkbox"/>	<u>5016274</u>	May 1991	Micali et al.	380/23
<input type="checkbox"/>	<u>5030806</u>	July 1991	Collin	235/375
<input type="checkbox"/>	<u>5175416</u>	December 1992	Mansvelt et al.	235/379
<input type="checkbox"/>	<u>5221838</u>	June 1993	Gutman et al.	235/379
<input type="checkbox"/>	<u>5283819</u>	February 1994	Glick et al.	
<input type="checkbox"/>	<u>5297030</u>	March 1994	Vassigh	705/25
<input type="checkbox"/>	<u>5420405</u>	May 1995	Chasek	235/379
<input type="checkbox"/>	<u>5440634</u>	August 1995	Jones et al.	380/24
<input type="checkbox"/>	<u>5442791</u>	August 1995	Wrabetz et al.	
<input type="checkbox"/>	<u>5448045</u>	September 1995	Clark	235/382
<input type="checkbox"/>	<u>5452352</u>	September 1995	Talton	379/355
<input type="checkbox"/>	<u>5453601</u>	September 1995	Rosen	235/379
<input type="checkbox"/>	<u>5455407</u>	October 1995	Rosen	235/380
<input type="checkbox"/>	<u>5459304</u>	October 1995	Eisenmann	235/380
<input type="checkbox"/>	<u>5465291</u>	November 1995	Barrus et al.	
<input type="checkbox"/>	<u>5475826</u>	December 1995	Fischer	
<input type="checkbox"/>	<u>5476259</u>	December 1995	Weingardt	
<input type="checkbox"/>	<u>5478993</u>	December 1995	Derksen	235/380
<input type="checkbox"/>	<u>5485510</u>	January 1996	Colbert	379/145
<input type="checkbox"/>	<u>5506832</u>	April 1996	Arshi	
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	
<input type="checkbox"/>	<u>5590038</u>	December 1996	Pitroda	385/241
<input type="checkbox"/>	<u>5590197</u>	December 1996	Chen et al.	380/24
<input type="checkbox"/>	<u>5671279</u>	September 1997	Elgamal	380/23
<input type="checkbox"/>	<u>5671280</u>	September 1997	Aucsmith et al.	380/30
<input type="checkbox"/>	<u>5677955</u>	October 1997	Doggett et al.	380/24
<input type="checkbox"/>	<u>5715314</u>	February 1998	Payne et al.	380/24
<input type="checkbox"/>	<u>5729594</u>	March 1998	Klingman	
<input type="checkbox"/>	<u>5742845</u>	April 1998	Wagner	
<input type="checkbox"/>	<u>5754772</u>	May 1998	Leaf	
<input type="checkbox"/>	<u>5793966</u>	December 1998	Amstein et al.	

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 172 670 A2	February 1986	EPX	
0 256 768 A3	February 1988	EPX	
0 256 768 A2	February 1988	EPX	
0 326 699 A	August 1989	EPX	
0 363 122 A3	April 1990	EPX	
0 363 122 A2	April 1990	EPX	
0 416 482 A	March 1991	EPX	
0 527 639 A	February 1993	EPX	
0 256 768 B1	March 1994	EPX	
0 363 122 B1	December 1994	EPX	
0 658 862 A	June 1995	EPX	
0 666 681 A	August 1995	EPX	
0 668 579 A	August 1995	EPX	
2 251 098	June 1992	GBX	
WO 91/16691	October 1991	WOX	
WO 93/08545	April 1993	WOX	

OTHER PUBLICATIONS

Webpage for the Internet Shopping Network (ISN) on the Internet at www.internet.net. The website has been operational since Apr. 1994, but the copyright for the present form of the webpage is 1998, Apr. 1994.

Warr, Michael. "Business Wants Telecom of the Future--Today," Telephony's SUPERCOMM Wrap-up, pp. 12-13. Apr. 1991.

Muller, R., "Lon-Das Universelle Netzwerk, Teil 1." Elektronik., vol. 40, No. 22, 29, Oct. 1991, Munchen De, pp. 59-69, XP000268228.

Snow, C.R. et al: "Simple Authentication" Software Practice & Experience., vol. 24, No. 5, May 1994, Chichester GB, pp. 437-447, XP0006555455, pp. 440-441.

Stallings, W. "Data and Computer Communications", 1994, MacMillan Publishing Co., New York, US, XP002069639, pp. 636-644, 636-666.

Anderson, R. et al. "NetCard--a Practical Electronic-cash System." International Workshop Proceedings, Security Protocols. International Workshop, Cambridge, UK, Apr. 10-12. (No Year) pp. 49-57 XP00203977.

Anderson, R.J., UEPS--A Second Generation Electronic Wallet, (1992) University of Cambridge Computer Laboratory, pp. 411-418.

Bank Systems Technology, SET Tool Kit for Secure Commerce, (May 1996) p. 16.

Bellare et al., iKP--A Family of Secure Electronic Payment Tools, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 89-106.

Bryant, A., Am I Bid Six? Click to Bid Six!, The New York Times, (Mar. 13, 1996) pp. D1-D6.

Camp et al., Token and Notational Money in Electronic Commerce, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 1-12.

Cox et al., NetBill Security and Transaction Protocol, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 77-88.

One-Click Software Distribution Via the Web, Cutting Edge, Datamation, (May 1, 1996), p. 16.

Software Taps Net for Supply Data Sharing, Purchasing, EBN, (Apr. 22, 1996), p. 50.

Flohr, U., Electronic Money, Byte, (Jun. 1996), p. 74.

Gifford, et al., Payment Switch for Open Networks, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 69-75.

Gosling, et al., The Java Language Environment a White Paper, Sun Microsystems Computer Company, (May 1995).

Jones, et al., Securing the World Wide Web, Smart Tokens and Their Implementation, World Wide Web Journal, O'Reilly & Associates, Inc., (Dec. 11-14, 1995), pp. 397-409.

Kamens, J., Retrofitting Network Security to Third-Party Applications--The SecureBase Experience, USENIX Association, UNIX Security Symposium IV, (1993) pp. 41-57.

Marshall, M., Banking on the Internet, Communications Week, (May 20, 1996) No. 611.

Messmer, E., ActiveX Pioneer Pushes a Commerce, Network World, (May 6, 1996) p. 33.

Messmer, E., Edify Soft to Let Banks Open Doors Online, Network World, (May 20, 1996).

Messmer, E., Start-Up Puts Security SOCKS on Window Apps, Network World, (May 20, 1996).

Microsoft and VeriFone Announce Agreement to Deliver Commerce-enabled Internet Retailing Solutions, Microsoft Press Release, (Aug. 5, 1996) pp. 1-3.

Real Security, Mondex Magazine, (Summer 1996) pp. 5-6.

What's Up Doc?, That's Infotainment, Mondex Magazine, (Summer 1996) pp. 8-10.

Ready to Go. The Trillion Yen Business, Mondex Magazine, (Summer 1996) pp. 27-29.

Morgan, L., Cashing In: The Rush is on to Make Net Commerce Happen, Internet World, (Feb. 1995), pp. 48-51.

Nash, et al., Vendors Deliver IS-Specific Apps Over the 'Net, News (May 6, 1996) p. 16.

Nee, E., Hatim Tyabji, Up , (Sep. 1996) pp. 85-93.
Neuman, et al., Requirements for Network Payment: The NetCheque.TM. Perspective, University of Southern California, (1995) pp. 32-36.
Ozer, K., Online Software Stores, PC Magazine, (May 28, 1996), p. 36.
Rodriguez, K., Pushing the Envelope, Communications Week, (May 13, 1996) pp. 37-39.
Rupley, S., Digital Bucks? Stop Here, PC Magazine, (May 28, 1996), pp. 54-60.
Semilof, M., Boosting Web Business, Communications Week, (May 20, 1996) pp. 31-32.
Sibert et al., The DigiBox: A Self-Protecting Container for Information Commerce, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 171-183.
Sirbu, et al., NetBill: An Internet Commerce System Optimized for Network Delivered Services, Carnegie Mellon University, (1995) pp. 20-25.
Sliwa, C., Netscape Unveils New 'Net Commerce Offerings, Network World, (May 13, 1996) p. 10.
Singleton, A., Cash on the Wirehead, Byte, (Jun. 1995) pp. 71-78.
Tang, et al., A Set of Protocols for Micropayments in Distributed Systems, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 107-115.
Thompson, et al., A Secure Public Network Access Mechanism, UNIX Security Symposium, (1992) pp. 227-238.
Trommer, D., ECS Catalog Merges EDI/Net Platforms: Enables Online Ordering in EDI Format Over Net, EBN, (May 20, 1996) p. 54.
Trommer, D., GE/Netscape Form Software Venture: Will Focus on Electronic Commerce Solutions, EBN, (Apr. 22, 1996) p. 54.
Vaughan-Nichols, Steven, XVision Turns a PC Into X Terminal for Unix, VMS Host, Government Computer News, Jul. 8, 1996, pp. 38, 42.
Vincenzetti et al., STEL: Secure TELnet, 5th UNIX Security Symposium, Jun. 5-7, 1995.
Wexler, Joanie, AT&T Sell Insurers on the Web, Network World, May 20, 1996, p. 27.
Wiggins, Richard, Business Browser: A Tool to Make Web Commerce Secure, Internet World, Feb. 1995, pp. 52, 54, 55.
Yacobi, Yacov, Efficient Electronic Money, Official Gazette, Apr. 23, 1996, p. 2976.
Yee et al., Secure Coprocessors in Electronic Commerce Applications, First USENIX Workshop on Electronic Commerce, Jul. 11-12, 1995, pp. 155-169.
ABA Banking Journal, Will SET Kill Card Fraud On the Internet?, Apr., 1996, pp. 237-238.
Advertising Age, Visa Turns To Redgate for Online, CD-ROM Work; Sample the Surf; Checkfree, Cybercash Interact; New on the 'Net; EDS Joins the Cyber-Rush, Jul. 17, 1995, pp. 249-250.
AFX News, Microsoft, American Express Unit Sign Internet Payment System Agreement, Feb. 29, 1996, p. 427.
Agence France Presse, Visa, Mastercard Announce Security Standard for Internet, Feb. 1, 1996, p. 85.
The American Banker, Vendors Ready--and Waiting--for E-Commerce, Feb. 2, 1996, pp. 47-50.
The American Banker, News Analysis: Despite Accord, Hard Work Ahead On Security Standard for Internet, Feb. 2, 1996, pp. 51-53.
The American Banker, Microsoft Signs Visa as a Processor; Pact Gives Banks Alternative to Intuit, Feb. 14, 1996, pp. 528-529.
The American Banker, Two New On-Line Alliances Pair Niche Leaders, Feb. 21, 1996, pp. 493-494.
The American Banker, News Analysis: Beware of Deals Like Verifone-Oracle, Banks Told, Feb. 27, 1996, pp. 443-445.
The American Banker, Amex Accepts SET Protocol For Payments On Internet, Mar. 1, 1996, pp. 382-383.
The American Banker, Encryption Software Firm Adopts On-Line Protocol, Mar. 14, 1996, p. 352.
The American Banker, Frontiers, Mar. 18, 1996, pp. 317-319.
The American Banker, Card Briefs: Novus Supporting SET Payment Protocol, Apr. 2, 1996, p. 235.
The American Banker, If It Has To Do With Data Security, Changes Are This 'Little' Company Is in Involved, Apr. 15, 1996, pp. 156-160.
The American Banker, On the Question of Internet Security, A Three-Sided Debate, Apr. 15, 1996, pp. 161-165.
The American Banker, Web Security Firm To Add MC-Visa Protocol, Apr. 23, 1996, pp. 130-131.
The American Banker, Card Briefs: ICverify Internet Tools To Get SET Protocol, May 3, 1996, p. 53.
The American Banker, Mastercard Official Resigns To Lead Internet Security Firm, May 3, 1996, pp. 54-55.
American Marketplace, Visa-Mastercard Security Agreement: A Green Light For Online Commerce, Feb. 8, 1996, pp. 5-6.
Amusement Business, More 'Digital Homeless' Find Place in Cyberspace; Professionals Not Subscribing To An Online Computer Service, Feb. 12, 1996, pp. 536-537.
AP Online, Cable TV's Sci-Fi Channel, Jun. 9, 1995, pp. 259-261.
AP Online, Purchases On Net Studied, Jan. 31, 1996, pp. 171-172.
AP Online, AP Top News At 5 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 86-88.
AP Online, AP Top News At 6 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 89-91.
AP Online, AP Top News At 7 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 92-94.

AP Online, AP Top News At 9 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 95-97.
AP Online, AP Top News At 9 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 115-117.
AP Online, AP Financial News At 9:10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 118-122.
AP Online, AP Top News At 10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 125-127.
AP Online, Standard Found For Web Credit, Feb. 1, 1996, pp. 123-124.
AP Online, AP financial News At 11:10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 107-110.
AP Online, AP Financial News At 3:10 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 98-102.
AP Online, AP Financial News At 5:10 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 103-106.
AP Online, AP Financial News At 5:20 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 111-114.
AP Online, Amer Express Backs Rival Ides, Feb. 29, 1996, pp. 428-429.
AP Worldstream, Financial Pages, Feb. 1, 1996, pp. 128-129.
AP Worldstream, Financial Pages, Feb. 29, 1996, pp. 430-432.
AP Worldstream, A Summary of News From the U.S. Virgin Islands, May 25, 1995, pp. 265-268.

Asia, Inc., Internet Security, May 1996, pp. 64-66.
Asia, Inc., Internet Security, May 1996, pp. 67-69.
Asian Banker, Shopping On the Internet, Mar. 1996, pp. 384-388.
Asian Wall Street Journal, Fraud, Nosy Web Pages Torment Internet Users, Mar. 18, 1996, p. 320.
Asiaweek, Protocols, Cyber Security; How to Head Off the Hackers, Feb. 23, 1996, pp. 489-490.
Associated Press, Cable's Sci-Fi Channel Creates World Wide Web `Home Page`, Jun. 9, 1995, pp. 262-264.
Associated Press, Visa and MasterCard Lead Group to Make Credit Purchases Safe On the Net, Jan. 31, 1996, pp. 173-174.
Associated Press, Visa, MasterCard Resolve Technical Differences For On-Line Credit Transactions, Feb. 1, 1996, pp. 130-131.
Associated Press, American Express Endorses Rivals' Ideal for Secure Online Credit, Feb. 29, 1996, pp. 433-434.
Associated Press, American-Express Endorses Rivals' Idea For Secure Online Credit, Mar. 1, 1996, pp. 389-390.
Austin American-Statesman, Standard Proposed For Electronic Verification, Jul. 3, 1995, pp. 251-252.
Austin American-Statesman, Credit Cards To GFet Internet Security; Visa, MasterCard Have Agreed On a Way to Scramble Card Numbers, Feb. 2, 1996, pp. 45-46.
Baltimore Sun, Sun Names former Reporter to lead Move Into Internet; Service Will offer News and Advertising, Jan. 31, 1996, pp. 175-176.
Banker, Banks Take Charge, Mar. 1996, pp. 396-399.
Banker, Product, Mar. 1996, pp. 400-403.
Banker, Technology, Banks Take Charge, Mar. 1996, pp. 391-394.
Banker, Visa and MasterCard Join Forces to Develop Standards, Mar. 1996, p. 395.
Banker, Credit Card Standards, Apr. 1996, p. 239.
Banking Policy Report, Visa and MasterCard Move to Safeguard Card Transactions on Internet, Mar. 4-18, 1996, pp. 370-371.
Bank Systems & Technology, First Union, Open Market Hit the Internet, May 1995, pp. 269-270.
Black Sun Interactive, 3D PointWorld, Downloading, PointWorld, Apr. 16, 1996, p. 1.
Business Journal-Portland, Taking the Plunge Into On-Line Sales, Feb. 9, 1996, pp. 2-4.
Business Times, SNS Online Service Confident of Success, Nov. 27, 1995, pp. 184-186.
Business Times, Opening Windows to Net Security, Mar. 6, 1996, pp. 362-363.
Business Times, Card, IT Leaders Make Shopping On the Net Safer, Apr. 2, 1996, p. 236.
Business Wire, MasterCard International Goes Live On the Internet; New MasterCard World Wide Web Site Home Page Combines Utility and Imagination, Mar. 27, 1995, pp. 294-296.
Business Wire, Adobe and Netscape to Bring Commercial Publishing to the Internet, Mar. 28, 1995, pp. 291-293.
Business Wire, Emerging U.S. Debit Market Attracts International Player July 27, 1995, pp. 244-245.
Business Wire, VeriSign Inc. to Provide Digital IDs for Open Market's Secure WebServer; Key Technology for Verifying the Identities of Parties in Electronic Commerce, Aug. 14, 1995, pp. 241-243.
Business Wire, ComNet '96 Explores Electronic Commerce; Business On the Internet the Focus of Many Conference Sessions, Jan. 4, 1996, pp. 181-183.
Business Wire, "Computer Within a Floppy Disk" Puts Secure Electronic Commerce In the Palm of Your Hand, Jan. 17, 1996, pp. 179-180.
Business Wire, RSA Data Security, Inc. Establishes Japanese Subsidiary Company to Market RSA Encryption Technology to Developers in Japan, Feb. 8, 1996, pp. 7-8.
Business Wire, VeriSign to Provide Digital ID Services for FTP Software's Esplanade (TM) Web Server for Windows NT; Alliance Will Ensure Secure Electronic Transactions for Users of New Web Servers, Feb. 12, 1996, pp. 538-540.

Business Wire, First Data a. Netscape Offering Internet Pay at Processing Service; New Service Available Now, Feb. 20, 1996, pp. 500-501.

Business Wire, RSA Announces Support for SET Payment Standard Across Entire Product Line; World's Most Popular Encryption Solution Provider Now Supports VISA/MasterCard Standard for Secure Payments Over the Internet, Mar. 4, 1996, pp. 372-373.

Business Wire, Certicom--Special Task Group to Review Secure Electronic Transaction Protocol Developed by Visa and MasterCard--Sherry E. Shannon Appointed Chair of the New Task Group, Mar. 15, 1996, pp. 340-341.

Business Wire, Panel of Electronic Commerce Experts to Reveal "What Gates and McNealy Won't Tell You About Electronic Commerce"--ICat Corp. Convenes Panel of Pioneers to Discuss the Hype and Reality at New York Trade Show, Mar. 26, 1996, pp. 289-290.

Business Wire, Major Flaws Seen in Visa/MasterCard Security Plan for Internet Commerce; Network Security Expert Says RSA Encryption and Authentication Standard Leaves Consumers Vulnerable to Hackers, Apr. 16, 1996, pp. 154-155.

Business Wire, ICVERIFY to Incorporate SET Specification in its Software Solutions; SET Specification Provides Long Awaited Internet Security for Both Customers and Merchants, Apr. 26, 1996, pp. 125-126.

Business Wire, John Gould Joins Terisa Systems As Chief Executive Officer, Apr. 29, 1996, pp. 102-103.

Business Wire, IBM Leads Industry With Comprehensive Strategy, Technologies for Electronic Commerce; Electronic Shopping, Secure Transactions, May 1, 1996, pp. 70-75.

Business Wire, L.L Bean Signs Up With IBM; IBM Announces New Products, Services that Make Internet Real for Business, May 1, 1996, pp. 76-80.

Business Wire, Electronic Commerce Just Got Real; NETCOM, Federal Express, Open Market and CheckFree Join iCat to Discuss Breakthrough Electronic Commerce Solution, May 2, 1996, pp. 59-61.

Calgary Herald, Visa and MasterCard Agree On Standard, Feb. 2, 1996, pp. 54-55.

Calgary Herald, 'Net Security Hinders Commerce, Apr. 4, 1996, pp. 228-229.

Canada Newswire, Attention Business/Technology Editors: Special Task Group to Review Secure Electronic Transaction Protocol Developed by Visa and MasterCard, Mar. 15, 1996, pp. 342-343.

CardFAX, A Joint Technical Standard for Security Credit Card Transactions Over the Internet, Feb. 2, 1996, p. 56.

Card News, Security Advances May Improve, Not Perfect, On-Line Transactions, Feb. 5, 1996, pp. 28-30.

Card News, Amex, First Data Initiate On-Line Purchase Efforts, Mar. 4, 1996, pp. 374-375.

Card News, Card News Briefs: Discovery Joins Security Rush, Apr. 1, 1996, p. 240.

Card News, Cards on the Web Addressed, Apr. 29, 1996, pp. 104-105.

Cards International, VeriSign Secures Net Deals, Jul. 20, 1995, pp. 246-247.

Cards International, International: MC and Visa Co-Operate On Internet Specs, Feb. 14, 1996, 530-531.

Cards International, Amex Set to Support Security Specs, Mar. 12, 1996, pp. 356-357.

Charleston Gazette, Secure Internet Credit Code Unveiled, Feb. 2, 1996, pp. 57-59.

U.P.I., Checkfree Partnering With Cybercash, Jul. 19, 1995, p. 248.

Chicago Sun-Times, Visa, MasterCard Agree On Online Security, Feb. 2, 1996, pp. 60-61.

Christian Science Monitor, Visa, MasterCard Tackle Internet Security, Feb. 2, 1996, p. 80.

Columbus Dispatch, Roving Bandits Make Buying Risky Business, Nov. 6, 1994, pp. 312-313.

COMLINE Daily News from Korea, MasterCard, Visa Agree to a Single Security Standard, Feb. 7, 1996, p. 11.

Communications News, Business Banks Its Future On Electronic Commerce; Strategies Being Pursued for Secure Financial Transactions on the Internet; Netcomm Update; Industry Trend or EventCom, Apr. 1996, pp. 241-243.

CommunicationsWeek, MCI Offers Secure Transaction Service, Oct. 2, 1995, pp. 229-230.

CommunicationsWeek, In Brief; Charge It On the 'Net, Feb. 5, 1996, p. 31.

CommunicationsWeek, On-Line Payment Scheme Arrives, Feb. 26, 1996, pp. 456-458.

CommunicationsWeek, In Brief; Amex 'Set' For Internet, Mar. 4, 1996, p. 376.

CommunicationsWeek, Safety On the 'Net--Can Encryption Offer Peace of Mind to Nervous Network Managers, Mar. 25, 1996, pp. 299-303.

CommunicationsWeek, Tandem, VLSI Partner to Develop Security Chips for Commercial Use, Apr. 15, 1996, pp. 166-167.

CommunicationsWeek, Shop Till You Drop With the JEPI Standard, Apr. 22, 1996, pp. 134-135.

CommunicationsWeek, Terisa, to Add SET to Web Software, Apr. 29, 1996, pp. 106-107.

CommunicationsWeek, Netscape Adds Electronic-Commerce Apps, May 13, 1996, pp. 10-11.

CommunicationsWeek, Internet Security--A Moving Target, May 13, 1996, pp. 12-15.

Computer Conference Analysis Newsletter, UniForm; Conference On Unix and Open Systems With Focus On the Internet; Industry Trend or Event, Feb. 26, 1996, pp. 459-479.

Computer Connection, Telecomm Decency Act Draws Cheers, Jeers and Fears, Feb. 10, 1996, pp. 549-557.

Computer Connection, Internet Security Standards Agreement, Feb. 10, 1996, pp. 558-559.

Computergram International, Microsoft Confounded: Visa-MasterCard Spec Free, Feb. 2, 1996, p. 62.

Computergram International, First Data, Netscape Jointly Deliver First Real-Time On-Line

Credit, Apr. 11, 1996, p. . .
Computer Reseller News, Terisa Systems Enters Channel With Security Products, Apr. 22, 1996, pp. 136-137.
Computer Shopper, AT&T Offers Low-Tech Protection for Internet: No-Deductible Insurance for Online Buyers, May, 1996, pp. 81-82.
Computer Technology Review, Digital Signatures Keep Cyberstreets Safe for Shoppers, Feb. 1996, pp. 132-134.
Computer Weekly, Web Takes the Credit; Visa, MasterCard Join Forces to Develop Secure Payment Systems for Electronic Commerce; Company Business and Marketing, Feb. 8, 1996, pp. 9-10.
Computerworld, News Shorts, Feb. 5, 1996, pp. 32-33.
Computerworld, Microsoft Provides Rapid Net Deployment Ability, Mar. 18, 1996, pp. 321-323.
Computerworld, Briefs, Mar. 18, 1996, p. 324.
Computerworld, Predictions, Apr. 29, 1996, pp. 108-110.
Computerworld, Credit-Card Authorization Set For Net, May 13, 1996, pp. 16-17.
Corporate EFT Report, MasterCard, Visa to Combine Internet Security Standards, Feb. 7, 1996, pp. 12-13.
Corporate EFT Report, Products Could Spur On-Line Transactions, Mar. 6, 1996, pp. 364-365.
Corporate EFT Report, Amex Eyes Internet Security, Mar. 6, 1996, p. 366.
Corporate EFT Report, Corporate EFT Report News Briefs, Apr. 3, 1996, pp. 230-231.
Credit Card Management, Internet Commerce Gets A Boost, Mar. 1996, pp. 404-405.
Credit Card News, Electronic Commerce Gets a Boost, Feb. 15, 1996, pp. 526-527.
Daily Mail, Now Spending Cuts Are On the Cards; Money Mail, Feb. 7, 1996, pp. 14-15.
Daily Telegraph, Card Guard Makes It Safer to Cybershop, Feb. 2, 1996, p. 63.
Daily Telegraph, Innovations: Codes to Beat the Criminal Internet, Feb. 13, 1996, pp. 534-535.
Datamation, Microsoft Plays Internet Catch-U. Microsoft & the Enterprise: I-Nets; Company Business and Marketing; Cover Story, Mar. 15, 1996, pp. 344-348.
Des Moines Register, Safe Shopping On-Line; Card Associations Agree On Internet Security, Feb. 17, 1996, pp. 520-522.
Digital Media, Turning the Page; MCI Switches From News Corp to the Microsoft Network; Letter; Company Business and Marketing Column, Mar. 12, 1996, pp. 358-360.
Discount Merchandiser, Secure Electronic Transactions, Mar. 1996, pp. 406-407.
DM News, Open Market Offers Internet Security; Clients Can Get On the World Wide Web For Less Than \$1,000, Apr. 3, 1995, pp. 281-282.
DM News, Mainstream Alternative For Advertisers; Business Wants to be Visible; Cybercitizens Want to Buy, Feb. 12, 1996, pp. 543-545.
DM News, Canadian Big Guns Set Sights On Skittish Cybershoppers; St. Remy Multimedia, Cogco Cable in Quadruple Play, Feb. 19, 1996, pp. 506-508.
DM News, IBM's Commercial Online Service Will Build DBs, Track Spending, Feb. 19, 1996, pp. 509-510.
Denver Post, On-Line Car Dealer Rings Up 57 Sales In Four Months, Feb. 10, 1995, pp. 299-300.
dot.COM, Internet Data's Payment Service, Mar. 1, 1996, p. 408.
Edge: Work-Group Computing Report, Digital ID: Verisign Inc. To Provide Digital IDS For Open Market's Secure Webserver; Key Technology For Verifying the Identifies of Parties In Electronic Commerce, Aug. 21, 1995, pp. 236-237.
Edge: Work-Group Computing Report, E-Commerce: IBM Leads Industry With Comprehensive Strategy, Technologies for Electronic Commerce; Electronic Shopping, Secure Transactions, May 6, 1996, pp. 48-52.
EDI News, MasterCard, Visa To Combine Internet Security Standards, Feb. 19, 1996, pp. 511-512.
EDP Weekly, Visa, MasterCard Announce Single Technical Standard To Safeguard Payment Card Purchases on Internet, Feb. 12, 1996, p. 546.
EDP Weekly, American Express To License Microsoft Software To Help Secure Transactions Via Internet, Mar. 11, 1996, p. 361.
EDP Weekly, ANSI Committee Creates Special Task Group To Review Secure Electronic Transaction Protocol, Mar. 25, 1996, p. 304.
EDP Weekly, Network Security Expert Notes Major Flaws in Visa/MasterCard Security Plan, Apr. 22, 1996, p. 140.
EFT Report, Service Variety Seen Key to Home Banking's Future, Mar. 29, 1995, pp. 288-290.
EFT Report, MasterCard, Visa To Combine Internet Security Standards, Feb. 14, 1996, pp. 532-533.
Electronic Buyers' News, EC Providers Take On Security--Visa, MC Announce Transaction Standard; GE Intros B-to-B Solution, Feb. 12, 1996, pp. 547-548.
Electronic Buyers' News, SET Controversy Flares Up--Visa, Announce Transaction Standard; GE Intros B-to-B Solution, Feb. 12, 1996, pp. 547-548.
Electronic Engineering Times, Credit-Card Firms Agree On Security, Feb. 5, 1996, p. 34.
Electronic Engineering Times, E-Cash Coming? Bank On It, Feb. 19, 1996, pp. 513-516.
Electronic Engineering Times, Secure Internet Transactions Seen, Feb. 26, 1996, pp. 480-481.

Electronic Engineering Times, Copyright Protection Moves In Digital Age, Mar. 18, 1996, pp. 325-327.

Electronic Engineering Times, Form Factors Figures Into Security Debate, Apr. 29, 1996, pp. 111-112.

Electronic Marketplace Report, Visa, MasterCard Announce Standard For Securing Internet Transactions, Feb. 6, 1996, pp. 17-18.

Electronic Messaging News, Visa, MasterCard Combine Standards, Feb. 7, 1996, p. 16.

Electronic Messaging News, MasterCard, Visa In Internet Pact, Feb. 26, 1996, p. 482.

Electronic Payments International, Ingenico Buys Innovatron Data Systems, Mar. 1996, pp. 409-410.

Electronic Payments International, Getting All SET For On-Line Commerce, Mar. 1996, pp. 411-412.

Electronic Payments International, The Growing Impact of the Internet, Mar. 1996, pp. 413-415.

Electronic Payments International, Telefonica Makes the Right Calls Before SET, Apr. 1996, pp. 244-245.

Electronic Payments International, Consortium Explores Internet Payments, Apr. 1996, pp. 246-247.

Electronic Payments International, Telefonica Makes the Right Calls Before SET, Apr. 1996, pp. 248-249.

Electronic Payments International, Consortium Explores Internet Payments, Apr. 1996, pp. 250-251.

Exchange, Novell Expands Networked Application and Electronic Commerce Offerings, Mar. 22, 1996, pp. 315-316.

Extel Examiner, Microsoft, American Express Unit Sign Internet Payment System, Feb. 29, 1996, p. 435.

FDCH Political Transcripts, The National Consumers League Holds a News Conference on Combatting Fraud on the Internet; Washington, D.C., Feb. 27, 1996, pp. 446-455.

Federal Document Clearing House Congressional Testimony, Testimony Oct. 17, 1995 Eugene Ludwig Comptroller Office of the Comptroller of the Currency House Banking Financial Institutions and Consumer Credit Bank Consolidation and Interstate Mega-Mergers, Oct. 17, 1995, pp. 214-226.

Federal News Service, Prepared Testimony of Eugene A. Ludwig Controller of the Currency Before the House Committee on Banking and Financial Services Subcommittee on Financial Institutions, Oct. 17, 1995, pp. 195-205.

Federal News Service, Prepared Statement of Joel S. Lisker Senior Vice President, Security and Risk Management Mastercard International Incorporated Before the House Committee on Banking and Financial Services, Apr. 15, 1996, pp. 168-172.

Federal News Service, Hearing of the House Banking and Financial Services Committee, Apr. 15, 1996, pp. 173-216.

Financial Post, Reaching Out on the Electronic Highway, Mar. 14, 1996, pp. 353-355.

Financial Post, Race on to Come Up With Web Payment System, Apr. 27, 1996, pp. 122-124.

Financial Times, Credit Card Groups to Co-Operate on Internet Security, Feb. 2, 1996, p. 64.

Fresno Bee, Credit Firms Set Internet Security Code, Feb. 2, 1996, p. 65.

Gazette (Montreal), Digital Sermon Packs 'Em In: 1,100 From Business World listen Raptly to Technoguru's Generalities, Apr. 18, 1996, pp. 149-151.

Gazette (Montreal), Bell Global Has High Hopes for Business Network, Apr. 19, 1996, pp. 147-148.

Houston Chronicle, Firms Back Cyberspace Verification System, Jun. 26, 1995, pp. 253-256.

Houston Chronicle, Firms Back Cyberspace Verification System, Jun. 26, 1995, pp. 255-256.

Independent, In Brief: Amex and Microsoft Sign Internet Deal, Mar. 1, 1996, p. 416.

Industry Week, Move Over China, Caught In the Web, May 1, 1995, p. 271.

Information & Interactive Services Report, Microsoft, Wal-Mart Pact Aims for Online Bargain-Hunters, Feb. 23, 1996, pp. 491-492.

InformationWeek, Intranet Tools, E-Mail on the Net to Debut--Major Announcements Expected at Internet World, Electronic Messaging Association Conferences, Apr. 22, 1996, pp. 142-143.

InformationWeek, Cisco Places \$4 Billion Network Bet--StrataCom Buy Seen Extending ATM, Tying Switching and Routing, Apr. 29, 1996, pp. 116-117.

InformationWeek, Netscape's Corporate Push Grows--CompuServe Tie-In Puts Groupware on Internet, May 13, 1996, p. 27.

InformationWeek, In Short; Terisa Names CEO, May 13, 1996, p. 29.

InfoWorld, National Semiconductor's PersonaCard; Card Holds Key to On-Line Security, Nov. 14, 1994, pp. 310-311.

InfoWorld, Standards; Adapt or Die: Internet Standards May Always Be In Flux, Nov. 6, 1995, pp. 187-192.

InfoWorld, At Deadline, Feb. 5, 1996, pp. 35-36.

InfoWorld, RSA Sale May Improve Security, Apr. 22, 1996, p. 144.

InfoWorld, Pipeline, Apr. 22, 1996, p. 145.

InfoWorld, Internet Servers; Netscape Antes Up for Commerce, May 13, 1996, pp. 30-31.

InfoWorld, IBM, HP Preview 'Net products Aimed On-Line Commerce, May 13, 1996, p. 33.

InfoWorld, Web Page Authoring Tool; Internet Creator Builds Sites One Paragraph at a Time; No Need to Master HTML; Tool Enables On-Line Commerce, May 13, 1996, pp. 35-37.

InformationWeek, Europe, 2, 1995, pp. 231-234.
 Interactive Daily, 4. Cyberspace Security Bolstered by Pact, Feb. 2, 1996, p. 68.
 Interactive Daily, 5. Microsoft Allies With American Express, Mar. 1, 1996, p. 417.
 Interactive Marketing News, Mastercard and Visa Reach Agreement on Security Protocols, Feb. 16, 1996, pp. 523-524.
 International Herald Tribune, A Giant Leap for Credit Cards? System to Protect Payments on Internet is Unveiled, Feb. 2, 1996, pp. 66-67.
 Investor's Business Daily, The Electronic Wallet: Secure Payment Methods Sought for Internet, Dec. 8, 1994, pp. 305-307.
 Investor's Business Daily, CEO Briefing; A4, Mar. 28, 1996, pp. 285-286.
 Korea Economic Daily, Mastercard, Visa Agree to a Single Security Standard, Feb. 6, 1996, p. 19.
 Los Angeles Times, The Cutting Edge: Special Report/Hot Tips; What's Coming, When, and Why It's a Big Deal; Next Year Could Bring Start Of On-Line Profits, Dec. 18, 1994, pp. 303-304.
 Los Angeles Times, Technology, Feb. 1, 1996, p. 139.
 M2 Presswire, Adobe and Netscape to bring Commercial Publishing to the Internet (C) 1994-95 M2 Communications LTD, Mar. 31, 1995, pp. 283-285.
 M2 Presswire, Verisign, Inc: VeriSign Inc to Provide Digital IDs for Open Market's Secure WebServer, Aug. 16, 1995, pp. 238-240.
 M2 Presswire, Rednet: EDI for the Apple Macintosh and Power PC, Oct. 24, 1995, pp. 193-194.
 M2 Presswire, Visa Intl: Security Specifications for Card Transactions on Internet Combined into One Standard, Feb. 1, 1996, pp. 140-141.
 M2 Presswire, First Data: FD and Netscape Offering Internet Payment Processing Service New Service Available Now, Feb. 21, 1996, pp. 495-496.
 M2 Presswire, Visa: Visa and MasterCard Welcome American Express to Their Internet Payment System, Mar. 1, 1996, pp. 418-419.
 M2 Presswire, Credit Card Research Group: Cards to Make a Clean Sweep of the Cybermarket, Mar. 1, 1996, pp. 420-421.
 M2 Presswire, Racial Airtel: Racial Supports the Visa/MasterCard Secure Electronics Transactions, (SET) Specification, May 2, 1996, pp. 62-63.
 Media Daily, Microsoft, Visa Announce Specification to Secure Payments, Sep. 27, 1995, p. 235.
 Media Daily, Mastercard and Visa Agree on Online Security Standard, Feb. 1, 1996, p. 136.
 Media Daily, Netscape Launches Payment System, May 13, 1996, p. 38.
 Report on Microsoft, News Briefs: Visa and Mastercard, Apr. 22, 1996, p. 146.
 Midrange Systems, GEIS Aims to Stimulate EDI Growth, Mar. 15, 1996, pp. 349-350.
 Milwaukee Journal Sentinel, U.S. Postal Service to Enter Electronic Age, Mar. 4, 1996, pp. 379-380.
 Multimedia & Videodisc Monitor, Tools & Technology: Mastercard, Visa Agree on Encryption Technology, Mar. 1, 1996, p. 422.
 Multimedia Week, Industry Briefs: Encryption, Feb. 5, 1996, p. 39.
 Nation's Restaurant News, Amex, Microsoft Seal Security Agreement. American Express Travel Related Services Co. Signs Licensing Agreement With Microsoft Corp.; Brief Article, Mar. 18, 1996, p. 328.
 Nave Research Group, Navigating and Acting in Virtual Environments, May 16, 1996, pp. 1-9.
 Network Briefing, Visa & Mastercard Agree E-Payment Spec, Feb. 16, 1996, p. 525.
 Network Computing, More Than One Way to Skin a Coded Cat, Mar. 15, 1996, p. 351.
 Network World, Wells Fargo Hops Aboard 'Net Wagon, Feb. 6, 1995, pp. 301-302.
 Network World, An Insecure Feeling Haunts the 'Net, Feb. 12, 1996, pp. 541-542.
 Network World, Wal-Mart to Lure Electronic Shoppers With Web Retail Store, Feb. 19, 1996, pp. 504-505.
 Network World, News Briefs, Mar. 4, 1996, pp. 377-378.
 Network World, Security Specifications Is Full of Holes, Critics Charge, Apr. 22, 1996, pp. 138-139.
 Network World, ActiveX Pioneer Pushes Commerce, May 6, 1996, pp. 46-47.
 Network World, Ready, SET, Go; American Express, MasterCard, and Visa Throw Their Combined Weight Behind the SET Payment Protocol for the Web; Merchants May Face a Learning Curve, May 13, 1996, pp. 18-23.
 Network World, Effort Aims to Unite 'Net Payment Schemes, May 13, 1996, p. 24.
 Network World, Netscape Unveils New 'Net Commerce Offerings, May 13, 1996, pp. 25-26.
 News, Credit Card Fraud New Concern of Internet Business, Mar. 16, 1996, pp. 329-330.
 Newsbytes News Network, France--Bull Forms Smart Card Subsidiary Apr. 13, 1995, Apr. 13, 1995, pp. 274-275.
 Newsbytes News Network, Open Market Intros "Secure" Web Storefront Oct. 17, 1995, Oct. 17, 1995, pp. 206-207.
 Newsbytes News Network, Newsbytes Daily Summary Oct. 17, 1995, Oct. 17, 1995, pp. 208-213.
 Newsbytes News Network, Commerce Direct Offers Secure Electronic Transactions Jan. 22, 1996, Jan. 22, 1996, pp. 177-178.
 Newsbytes News Network, ****Visa, Mastercard Combine Internet Security Standards Feb. 2, 1996, Feb. 2, 1996, pp. 71-72.

Newsbytes News Network, s CyberTrust For Web Electronic Commerce Feb. 6, 1996, Feb. 6, 1996, pp. 20-21.

Newsbytes News Network, AT&T WorldNet Spurs Online Credit Use Feb. 6, 1996, Feb. 6, 1996, pp. 22-23.

Newsbytes News Network, Open Market, Interleaf Team On Web "Secure Doc Mgt" Mar. 5, 1996, Mar. 5, 1996, pp. 367-369.

Newsbytes, Web Marketplace--Online Security Agreement Almost Here Apr. 10, 1996, Apr. 10, 1996, pp. 224-225.

News Tribune, Business Briefly, Feb. 2, 1996, pp. 69-70.

New York Times, A New Standard is Proposed for Electronic Verification, Jun. 26, 1995, pp. 257-258.

New York Times, Plan to Guard Credit Safety on Internet, Feb. 1, 1996, pp. 142-143.

New York Times, Jan. 28-Feb. 3; Attention, Cyber-Shoppers!, Feb. 4, 1996, p. 40.

New York Times, Diary, Feb. 4, 1996, pp. 41-43.

Nightly Business Report, Feb. 1, 1996, pp. 144-154.

Nightly Business Report, Feb. 1, 1996, pp. 150-154.

Orange County Register, Life on the Line; Credit Where Credit is Due, Mar. 31, 1996, pp. 283-284.

Orange County Register, Bits and Pieces, Apr. 7, 1996, pp. 226-227.

PC Magazine, MasterCard and Visa Join Forces for Net Commerce; To Develop the Secure Electronic Transactions Technical Standard for Protecting Credit Card Purchases Made Over the Internet; Technology Information; Brief Article, Mar. 26, 1996, pp. 291-292.

PC Magazine, Skinny Client to Rule on Web; Corporate Intranets Will Fuel a New Breed of Applications; Industry Trend or Event; Brief Article, Mar. 26, 1996, pp. 293-294.

PC Magazine, MasterCard and Visa Join Forces for Net Commerce, Mar. 26, 1996, pp. 295-296.

PC Magazine, Skinny Clients to Rule on Web, Mar. 26, 1996, pp. 297-298.

PC Magazine, Digital Bucks? Stop Here; Electronic Commerce Services; The Web at War: The Battle for the Future of the Internet; Company Business and Marketing, May 28, 1996, pp. 2-5.

PC Magazine, Digital Bucks? Stop Here, May 28, 1996, pp. 6-9.

PC User, Shortlist; News Briefs, Feb. 21, 1996, pp. 497-499.

PC Week, Briefly Noted; News Briefs; Brief Article, Feb. 5, 1996, pp. 37-38.

PC Week, AT&T Ramps Up Internet Commerce, Access to WorldNet Service; Company Business and Marketing; Brief Article, Feb. 19, 1996, p. 517.

PC Week, Big Player; Deals to Speed Net Commerce; Netscape, Oracle, HP Cut Agreements for Credit-Card Systems, Security; Industry Trend or Event, Feb. 26, 1996, pp. 483-484.

PC Week, Microsoft Reposition MSN; Microsoft Network to Offer New Services; Online Service Information; Brief Article, Feb. 26, 1996, pp. 485-486.

PC Week, Microsoft Reposition MSN, Feb. 26, 1996, pp. 487-488.

PC Week, Briefly Noted; News Briefs; Brief Article, Mar. 4, 1996, p. 381.

PC Week, New Security Protocol Spurs Internet Took Kits; Secure Electronic Transaction, Industry Trend or Event, Apr. 15, 1996, pp. 217-218.

PC Week, New Security Protocol Spurs Internet Took Kits, Apr. 15, 1996, pp. 219-220.

PC Week, IBM Takes Charge of E-Commerce: Plans Client, Server Apps Based on SET; NetCommerce Electronic Commerce System; Product Announcement, Apr. 29, 1996, pp. 118-119.

PC Week, IBM Takes Charge of E-Commerce; Plans Client, Server Apps Based on SET, Apr. 29, 1996, pp. 120-121.

Portland Press Herald, L.L. Bean to Offer Ordering By Internet; It's a Bold Move for a Firm That's Usually Slow to Adopt New Technology, May 2, 1996, pp. 56-58.

PR Newswire, Bank One Joins Commercenet, Oct. 17, 1994, pp. 314-315.

PR Newswire, Rudolph Beware MCI to Offer Cyber-Santas a Faster Route to the Mall Via Mouse; MarketplaceMCI Opens Door to 25 Million New Customers; Integrated Software Package Assures Secure Electronic Transactions, Nov. 22, 1996, pp. 308-309.

PR Newswire, Microsoft Corp. Chooses Software.Net (TM) to be First to Electronically Deliver Microsoft Software; Software.Net to Electronically Market Over Microsoft Products Via the Internet, Oct. 17, 1995, pp. 227-228.

PR Newswire, Visa and MasterCard Combine Security Specifications for Card Transactions on the Internet into One Standard; Move Expected to Accelerate Development of Electronic Commerce and Bolster Consumer Confidence in the Security of Cyberspace Transactions, Feb. 1, 1996, pp. 155-156.

PR Newswire, SAIC is .English Pound.Yourservice for Secure Electronic Transactions on the Internet, Feb. 29, 1996, pp. 436-437.

PR Newswire, American Express Signs Licensing Agreement With Microsoft to Make Secure Purchases Over the Internet, Feb. 29, 1996, pp. 438-439.

PR Newswire, Visa and Mastercard Welcome American Express, Feb. 29, 1996, pp. 440-441.

PR Newswire, Centura Announces the Next Step in Online Money Management, Apr. 15, 1996, pp. 221-222.

PR Newswire, Industry Security Leader Racal Supports Visa/Mastercard Proposal for Internet, Apr. 17, 1996, pp. 152-153.

PR Newswire, Spyglass(TM) Supports Microsoft's ACTIVEX, SET, PCT and ISAPI With Introduction of New Spyglass Web Technology Kits, Apr. 23, 1996, pp. 132-133.

PR Newswire, Cybersource's New Internet Commerce Services Provide Software Publishers Turn-Key Electronic Transaction and Distribution Services; Qualcomm, Insignia, Wall Data

and Seven Other Publishe Loose CyberSource to Distribute Products Via the Internet, Apr. 30, 1996, pp. 99-101.

PR Newswire, 1996 Olympic Games Web Site Proves a Successful as Venue for Olympic Ticket Sales; IBM-Developed Server Enables Secure Electronic Transactions for a Large Number of Consumers, May 1, 1996, pp. 83-84.

PR Newswire, Dynamic Duo Taxware and IBM; Partners on the Commerce.Net, May 1, 1996, pp. 85-86.

PR Newswire, DocuMagix Hotpage Available Now Online Via Software.Net; Software.Net Offers DocuMagix HotPage with Exclusive Custom Content, May 7, 1996, pp. 44-45.

PR Newswire, Netscape Announces Netscape Livepayment (TM) to Facilitate Internet Commerce; Leading Companies to Support Netscape's Open, Cross-Platform Software for Online Credit Card Processing, May 13, 1996, pp. 39-41.

Record, Security is Going on Line; Mastercard, Visa Agree on Standard, Feb. 2, 1996, pp. 73-75.

Reuters, Bank One Corp Says Joins Commmercenet, Oct. 17, 1994, p. 316.

Reuters, MasterCard, Visa to Set Electronic Standard NYT, Feb. 1, 1996, p. 160.

Reuters, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 164-165.

Reuters, GE Info Services Debuts net Commerce System, Feb. 6, 1996, pp. 24-25.

Reuters, AMEX, Microsoft In Pact, Feb. 29, 1996, p. 442.

Reuters, Netscape Offers Secure Internet Collection, May 13, 1996, p. 42.

Reuter Business Report, America Online, Others Push for Net Security, Apr. 11, 1995, pp. 276-277.

Reuter Business Report, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 158-159.

Reuter Business Report, Mastercard, Visa to Set Electronic Standard NYT, Feb. 1, 1996, p. 157.

Reuter Business Report, Improving Internet Safety to Protect Commerce, Apr. 3, 1996, pp. 232-234.

Reuter European Business Report, America Online, Others Push for Net Security, Apr. 11, 1995, pp. 278-279.

Reuter European Business Report, Mastercard, Visa to Set Electronic Standard--NYT, Feb. 1, 1996, p. 161.

Reuter European Business Report, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 162-163.

Reuters World Service, MasterCard, Visa to Set Electronic Standard--NYT, Feb. 1, 1996, p. 169.

Risk Management, Are You Exposed on the Internet? Security Issues and Data Protection; Circuit Breakers, Apr. 1996, pp. 252-254.

Rocky Mountain News, Visa, MasterCard Agree on 'Net Security; Deal Allows to Offer Customers Greater Protection in On Line Services, Feb. 2, 1996, pp. 76-77.

Rocky Mountain News, The Web: It's Anybody's Business; Colorado Retailers and Service Companies Caught Up in Awesome Potential of Internet, Mar. 24, 1996, pp. 305-310.

Sacramento Bee, Credit Card Standard Set for Net, Feb. 23, 1996, pp. 78-79.

The San Diego Union-Tribune, Business; Ed. 1,2,3,4,5,6,7,8; Pg. C-2, Mar. 1, 1996, pp. 423-424.

The San Francisco Chronicle, Mastercard, Visa Accord on Internet Credit-Card Giants Agree on a Security Standard, Feb. 1, 1996, pp. 137-138.

The San Francisco Examiner, Credit-Card Companies OK Internet Security Deal, Feb. 1, 1996, pp. 166-167.

The San Francisco Examiner, Infobahn leads to a Volvo Dealer, Mar. 1, 1996, pp. 297-298.

Seybold Report on Desktop Punlicshjng, Visa, MasterCard Adopt SET, Feb. 19, 1996, pp. 518-519.

South China Morning Post, Business; Banking; p. 7, Mar. 30, 1995, pp. 286-287.

Standard & Poor's Emerging & Special Situation, New Issues--Cybercash Avoid, Feb. 20, 1996, pp. 502-503.

The Straits Times (Singapore), Larger NetworkAsia Show This Year, Apr. 25, 1995, pp. 272-273.

The Straits Times (Singapore), Credit Card Firms Devise Joint Net Payment Scheme, Feb. 2, 1996, p. 81.

The Straits Times (Singapore), Music Scene Alive and Thriving Since the '30s, Feb. 6, 1996, pp. 26-27.

The Straits Times (Singapore), Concern Grows Over Credit Card Debts, Mar. 24, 1996, pp. 311-314.

Sunday Times, Credit Card Set Standard for Net Buys, Feb. 4, 1996, p. 44.

Telecomworldwire, Global Players Unite on Payment Standards, Feb. 1, 1996, p. 168.

Telecomworldwire, Sidewire: Science Applications International Corp, a US Provider of Information and Network, Mar. 1, 1996, p. 425.

Telecomworldwire, Adobe, Netscape Form Major Commercial Internet Publishing Plan, Apr. 4, 1995, p. 280.

The Toronto Star, Firm Unveils Secure Net Paying System, Mar. 27, 1996, pp. 287-288.

Origin Universal New Services Limited, Racial Supports the Visa/Mastercard Secure Electronics Transactions (SET), May 1, 1996, pp. 87-88.

Upside, The Cyber Bowl, Apr. 1996, pp. 255-266.

Upside, The Key to Security, Apr. 1996, pp. 267-276.

Upside, End of the Line for On-Line Services?, May 1996, pp. 9-98.
U.S. Banker, Card Pact Weaves A Tighter Net, Mar. 1996, p. 426.
Wall Street Journal, Visa, Mastercard Reach an Agreement for Single System of Internet Payment, Feb. 1, 1996, p. 170.
The Washington Post, Feb. 2, 1996, pp. 83-84.
The Washington Post, Give Us Some Credit: Your Card is Safe; There Are Many Very Good Reasons Not to Shop On-Line. Fear That Your Credit Card Number Will be Abused Should Not Be One of Them, Apr. 24, 1996.
The Washington Post, Who Was That Masked Cybershopper?; MasterCard-Visa Agreement on Credit Card Security May Make On-Line Commerce Fly, Feb. 2, 1996, p. 82.
Working Woman, Adventure On-Line . . . ; Using Online Services to Make Travel Arrangements, Apr. 1996, pp. 277-282.
Your Money, Brokers Not Equal When It Comes to Charging Customers, Mar. 16, 1996, pp. 331-337.
Your Money, Credit Card Fraud New Concern of Internet Business, Mar. 16, 1996, pp. 338-339.
Borenstein et al., MIME (Multipurpose Internet Mail Extensions) Part One: Mechanisms for Specifying and Describing the Format of Internet Message Bodies, Borenstein & Freed, Sep. 1993.
Fielding et al., Hypertext Transfer Protocol--HTTP/1.1, Fielding, Frystyk, Berners-Lee, Gettys and Mogul, May 2, 1996.
Fielding et al., Hypertext Transfer Protocol--HTTP/1.1, Fielding, Frystyk, Berners-Lee, Gettys and Mogul, Jun. 3, 1996.
An RSA Laboratories Technical Note, Version 1.5, Revised Nov. 1, 1993.
Internet Protocol, DARPA Internet Program Protocol Specification, University of Southern California, Sep. 1981.
Transmission Control Protocol, DARPA Internet Program Protocol Specification, University of Southern California, Sep. 1981.

ART-UNIT: 276

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Warren, Jr.; Sanford E.

ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

22 Claims, 109 Drawing figures

WEST

Generate Collection

Print

Search Results - Record(s) 1 through 1 of 1 returned.☐ 1. Document ID: US 5793966 A

L20: Entry 1 of 1

File: USPT

Aug 11, 1998

US-PAT-NO: 5793966

DOCUMENT-IDENTIFIER: US 5793966 A

TITLE: Computer system and computer-implemented process for creation and maintenance of online services

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Amstein; Peter R.	San Francisco	CA		
Blumer; Thomas P.	Cambridge	MA		
Coburn, IV; Arthur L.	Lexington	MA		
Forgaard; Randy J.	Lexington	MA		
Schulert; Andrew J.	Cambridge	MA		
Stefanik; Ted	Harvard	MA		
Mauceri; Robert J.	Watertown	MA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Vermeer Technologies, Inc.	Cambridge	MA			02

APPL-NO: 8/ 566281

DATE FILED: December 1, 1995

INT-CL: [6] G06 F 13/00

US-CL-ISSUED: 395/200.33; 395/200.48

US-CL-CURRENT: 709/203; 709/218

FIELD-OF-SEARCH: 395/200.01, 395/200.02, 395/200.09, 395/200.03, 395/200.15, 395/200.47, 395/200.48, 395/200.49, 395/200.3, 395/200.33, 395/200.68

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>5530852</u>	June 1996	Meske, Jr. et al.	395/600
<u>5537546</u>	July 1996	Sauter	395/200.01
<u>5572643</u>	November 1996	Judson	395/793
<u>5579469</u>	November 1996	Pike	395/326
<u>5623656</u>	April 1997	Lyons	395/610

OTHER PUBLICATIONS

Heylighen, "World-Wide Web: a distribution hypermedia paradigm for global networking," Apr. 18, 1994, IEE/INSPEC Database Updates and Additions (1960-1995) Doc #1374618; Proceedings SHARE Europe Spring Conference, pp. 355-368, Apr. 1994.
Netscape Navigator Gold 2.0; Press Release from Netecape Communications Corporation; retrieved from internet@

"http://.backslash..backslash.search.netscape.com.backslash.newsref.backslas

h.pr.backslash.newsrelease.html"; USA, Sep. 18, 1995.

ART-UNIT: 276

PRIMARY-EXAMINER: Rinehart; Mark H.

ATTY-AGENT-FIRM: Anderson; Ronald M.

ABSTRACT:

A client/server system for authoring an on-line service uses a server machine accessed a client machine which performs authoring operations on information stored on the server machine comprising the on-line service. Requests for authoring operations to be performed on information on the server machine, for authoring the online service, are translated on the client machine into at least one message which is sent to the server machine. The server machine receives the at least one message from the client machine and performs authoring operations identified in the received at least one message so as to author the online service. This information on the server machine is then made accessible by the server machine to other client systems that can be used to access the information without modifying the information, such as a browser. Generally, when the client machine receives a response message from the server machine, it displays information about performance of the authoring operation by the server, using the response message. The client and server may communicate using the HTTP protocol over a TCP/IP connection. The may also have different file name spaces, requiring the server to maintain and perform mapping between identifiers used by the client and those used on the server. The server may have a server program for processing HTTP messages and a server extension program for processing authoring operations. This extension program can be called via the common gateway interface. The authoring operations to be performed can include storing, creating or modifying information, such as documents and scripts and meta-information about services, documents and scripts on the server. Also, operations for providing a listing of services and documents are also available.

17 Claims, 16 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
------	-------	----------	-------	--------	----------------	------	-----------	-----------	-------------	--------	------	-----------	-------

Generate Collection

Print

Terms

Documents

5793966.pn.

1

Display Format:

TI

Change Format

[Previous Page](#)

[Next Page](#)

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Sunday, June 30, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query

side by side

Hit Count Set Name

result set

*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L25 L13 and (bill\$ or invoic\$) 27 L25L24 L13 and bill\$ or invoic\$ 4340 L24L23 L13 and bill\$ 25 L23*DB=USPT; PLUR=YES; OP=OR*L22 5742845.pn. 1 L22L21 5754772.pn. 1 L21L20 5793966.pn. 1 L20*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L19 L10 and ((705/40)!.CCLS.) 2 L19L18 L11 and ((705/40)!.CCLS.) 2 L18L17 L13 and ((705/40)!.CCLS.) 0 L17L16 L14 and ((705/40)!.CCLS.) 0 L16L15 L14 and database 11 L15L14 L13 and (quotes or prices or fees) 21 L14L13 "negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction" 75 L13L12 L11 and negotiable same bills 0 L12L11 L10 and (quotes or prices or fees) 16 L11L10 L9 and (invoice or bill) 21 L10L9 L8 and "order entry" 47 L9L8 l2 and database 2343 L8L7 L5 and (invoice or bill) 12 L7L6 L5 and invoice or bill 32651 L6L5 L4 and "order entry" 19 L5L4 L3 and database 759 L4L3 L2 and terminals 1062 L3L2 L1 and website 3660 L2L1 internet or www or network 588544 L1

END OF SEARCH HISTORY

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Sunday, June 30, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query
side by side**Hit Count Set Name**
result set*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L25 L13 and (bill\$ or invoic\$) 27 L25L24 L13 and bill\$ or invoic\$ 4340 L24L23 L13 and bill\$ 25 L23*DB=USPT; PLUR=YES; OP=OR*L22 5742845.pn. 1 L22L21 5754772.pn. 1 L21L20 5793966.pn. 1 L20*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*L19 L10 and ((705/40)!.CCLS.) 2 L19L18 L11 and ((705/40)!.CCLS.) 2 L18L17 L13 and ((705/40)!.CCLS.) 0 L17L16 L14 and ((705/40)!.CCLS.) 0 L16L15 L14 and database 11 L15L14 L13 and (quotes or prices or fees) 21 L14L13 "negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction" 75 L13L12 L11 and negotiable same bills 0 L12L11 L10 and (quotes or prices or fees) 16 L11L10 L9 and (invoice or bill) 21 L10L9 L8 and "order entry" 47 L9L8 l2 and database 2343 L8L7 L5 and (invoice or bill) 12 L7L6 L5 and invoice or bill 32651 L6L5 L4 and "order entry" 19 L5L4 L3 and database 759 L4L3 L2 and terminals 1062 L3L2 L1 and website 3660 L2L1 internet or www or network 588544 L1

END OF SEARCH HISTORY

WEST[Help](#)[Logout](#)[Interrupt](#)[Main Menu](#)[Search Form](#)[Posting Counts](#)[Show S Numbers](#)[Edit S Numbers](#)[Preferences](#)[Cases](#)**Search Results -**

Terms	Documents
L13 and (bill\$ or invoic\$)	27

Database:

US Patents Full-Text Database
US Pre-Grant Publication Full-Text Database
JPO Abstracts Database
EPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search:

[Refine Search](#)[Recall Text](#)[Clear](#)**Search History****DATE:** Sunday, June 30, 2002 [Printable Copy](#) [Create Case](#)

Set Name Query
side by side**Hit Count Set Name**
result set*DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR*

<u>L25</u>	L13 and (bill\$ or invoic\$)	27	<u>L25</u>
<u>L24</u>	L13 and bill\$ or invoic\$	4340	<u>L24</u>
<u>L23</u>	L13 and bill\$	25	<u>L23</u>

DB=USPT; PLUR=YES; OP=OR

<u>L22</u>	5742845.pn.	1	<u>L22</u>
<u>L21</u>	5754772.pn.	1	<u>L21</u>
<u>L20</u>	5793966.pn.	1	<u>L20</u>

DB=USPT,PGPB,JPAB,EPAB,DWPI,TDBD; PLUR=YES; OP=OR

<u>L19</u>	L10 and ((705/40)!.CCLS.)	2	<u>L19</u>
<u>L18</u>	L11 and ((705/40)!.CCLS.)	2	<u>L18</u>
<u>L17</u>	L13 and ((705/40)!.CCLS.)	0	<u>L17</u>
<u>L16</u>	L14 and ((705/40)!.CCLS.)	0	<u>L16</u>
<u>L15</u>	L14 and database	11	<u>L15</u>
<u>L14</u>	L13 and (quotes or prices or fees)	21	<u>L14</u>
<u>L13</u>	"negotiable bills" or "international monetary business" or "foreign currency exchange" or "foreign currency transaction"	75	<u>L13</u>
<u>L12</u>	L11 and negotiable same bills	0	<u>L12</u>
<u>L11</u>	L10 and (quotes or prices or fees)	16	<u>L11</u>
<u>L10</u>	L9 and (invoice or bill)	21	<u>L10</u>
<u>L9</u>	L8 and "order entry"	47	<u>L9</u>
<u>L8</u>	l2 and database	2343	<u>L8</u>
<u>L7</u>	L5 and (invoice or bill)	12	<u>L7</u>
<u>L6</u>	L5 and invoice or bill	32651	<u>L6</u>
<u>L5</u>	L4 and "order entry"	19	<u>L5</u>
<u>L4</u>	L3 and database	759	<u>L4</u>
<u>L3</u>	L2 and terminals	1062	<u>L3</u>
<u>L2</u>	L1 and website	3660	<u>L2</u>
<u>L1</u>	internet or www or network	588544	<u>L1</u>

END OF SEARCH HISTORY

WEST[Generate Collection](#)[Print](#)

Search Results - Record(s) 11 through 11 of 11 returned.

☐ 11. Document ID: US 5256863 A

L15: Entry 11 of 11

File: USPT

Oct 26, 1993

US-PAT-NO: 5256863

DOCUMENT-IDENTIFIER: US 5256863 A

TITLE: In-store universal control system

DATE-ISSUED: October 26, 1993

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Ferguson; William L.	Walnut Creek	CA		
Wallis; Mark H.	Long Beach	CA		

US-CL-CURRENT: 705/21; 705/14, 705/16, 705/17, 705/73, 705/75

Full	Title	CLS.11	SEQ.11	ATT.11

[Generate Collection](#)[Print](#)

Terms	Documents
L14 and database	11

Display Format:

-

[Change Format](#)[Previous Page](#)[Next Page](#)

WEST

Generate Collection

Print

L15: Entry 8 of 11

File: USPT

Jul 28, 1998

US-PAT-NO: 5787402

DOCUMENT-IDENTIFIER: US 5787402 A

TITLE: Method and system for performing automated financial transactions involving foreign currencies

DATE-ISSUED: July 28, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Potter; Neil D.	Westfield	NJ		
Chomut; Bohdan	Summit	NJ		
Jacobs; David M.	Wayne	NJ		
Rayner; Peter E.	Westfield	NJ		
Anasson; Cynthia M.	Milford	CT		
Friedman; Elizabeth J.	Falmouth			GB3

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Crossmar, Inc.	New York	NY			02

APPL-NO: 8/ 727786 [PALM]

DATE FILED: October 8, 1996

PARENT-CASE:

This is a continuation of provisional application Ser. No. 60/017,717 filed May 15, 1996 now abandoned.

INT-CL: [6] G06 F 17/60

US-CL-ISSUED: 705/37; 705/39

US-CL-CURRENT: 705/37; 705/39

FIELD-OF-SEARCH: 395/235, 395/236, 395/237, 395/238, 395/239, 705/35, 705/36, 705/37, 705/38, 705/39

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected

Search ALL

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	705/41
<input type="checkbox"/>	<u>5136501</u>	August 1992	Silverman et al.	395/237
<input type="checkbox"/>	<u>5195031</u>	March 1993	Ordish	395/237
<input type="checkbox"/>	<u>5262942</u>	November 1993	Earle	705/37
<input type="checkbox"/>	<u>5305200</u>	April 1994	Hartheimer et al.	395/237
<input type="checkbox"/>	<u>5508913</u>	April 1996	Yamamoto et al.	705/37

OTHER PUBLICATIONS

Foreign Exchange Trading Made Easy, Treasury Manager's Report, Sept. 16, 1994.
Talmor, Sharona, Product File, The Banker, pp. 70-71, Mar. 1995.
Quotron's F/X Trader Gets European Push CITI Lends Support, System Battle Heats Up, FX
Week, Jan. 18, 1991.
FXLink Specification, 8 Dec. 1994.

ART-UNIT: 271

PRIMARY-EXAMINER: Cosimano; Edward R.

ASSISTANT-EXAMINER: Bainbridge; Barton L.

ATTY-AGENT-FIRM: Kilpatrick Stockton LLP Marcou; George T.

ABSTRACT:

A method and system for performing financial transaction involving foreign currencies deals in virtually all trading currencies, automatically incorporates the current market process and operates in a secure environment. Customers can access the system on-line and in real time through various terminals such as, for example, a personal computer (PC). By inputting information in response to prompts on the screen, the system quickly identifies the nature of the transaction the customer desires and the customer inputs the characteristics of the transaction the user desires. The system then automatically generates an offer in response to the customer's request based upon a number of parameters including the market price, the size and nature of the transaction and the size and nature of the client. The system then promptly displays the bank's offer to the customer in a clear and concise manner. The customer is then given an opportunity to accept the offer, ask that the offer be updated or reject the offer. If the customer delays for too long a period of time in deciding to accept or reject the offer, the system automatically withdraws and updates the offer thereby protecting the bank from liability for a "stale" rate. If accepted, the trade is automatically forwarded for processing and assigned a reference number for tracking and control purposes.

123 Claims, 29 Drawing figures

WEST**End of Result Set**☐ **Generate Collection** **Print**

L19: Entry 2 of 2

File: USPT

Mar 30, 1999

US-PAT-NO: 5889863

DOCUMENT-IDENTIFIER: US 5889863 A

TITLE: System, method and article of manufacture for remote virtual point of sale processing utilizing a multichannel, extensible, flexible architecture

DATE-ISSUED: March 30, 1999

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Weber, Jay C.	Menlo Park	CA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
VeriFone, Inc.	Santa Clara	CA			02

APPL-NO: 8/ 664824 [PALM]

DATE FILED: June 17, 1996

INT-CL: [6] H04 L 9/00, G06 F 17/60

US-CL-ISSUED: 380/25; 380/9, 380/23, 380/24, 380/49, 705/26, 705/39, 705/40, 705/44

US-CL-CURRENT: 705/76; 705/26, 705/39, 705/40, 705/44, 705/77

FIELD-OF-SEARCH: 705/26, 705/27, 705/35, 705/39, 705/40, 705/41, 705/42, 705/43, 705/44, 380/9, 380/23, 380/24, 380/25, 380/49, 380/50, 380/59

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

Search Selected**Search ALL**

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>3651511</u>	March 1972	Andrews et al.	
<input type="checkbox"/>	<u>3956615</u>	May 1976	Anderson et al.	
<input type="checkbox"/>	<u>4277837</u>	July 1981	Stuckert	
<input type="checkbox"/>	<u>4303904</u>	December 1981	Chasek	340/23
<input type="checkbox"/>	<u>4454414</u>	June 1984	Benton	235/379
<input type="checkbox"/>	<u>4614861</u>	September 1986	Pavlov et al.	235/380
<input type="checkbox"/>	<u>4630201</u>	December 1986	White	
<input type="checkbox"/>	<u>4689478</u>	August 1987	Hale et al.	235/380
<input type="checkbox"/>	<u>4766293</u>	August 1988	Boston	235/379
<input type="checkbox"/>	<u>4799156</u>	January 1989	Shavit et al.	
<input type="checkbox"/>	<u>4859837</u>	August 1989	Halpern	235/380
<input type="checkbox"/>	<u>4877950</u>	October 1989	Halpern	
<input type="checkbox"/>	<u>4906828</u>	March 1990	Halpern	235/379
<input type="checkbox"/>	<u>4935962</u>	June 1990	Austin	380/25

<input type="checkbox"/>	<u>4968873</u>	November 1990	Dethloff et al.	235/380
<input type="checkbox"/>	<u>4992646</u>	February 1991	Collin	235/375
<input type="checkbox"/>	<u>5016274</u>	May 1991	Micali et al.	380/23
<input type="checkbox"/>	<u>5030806</u>	July 1991	Collin	235/375
<input type="checkbox"/>	<u>5175416</u>	December 1992	Mansvelt et al.	235/379
<input type="checkbox"/>	<u>5221838</u>	June 1993	Gutman et al.	235/379
<input type="checkbox"/>	<u>5283819</u>	February 1994	Glick et al.	
<input type="checkbox"/>	<u>5297030</u>	March 1994	Vassigh	705/25
<input type="checkbox"/>	<u>5420405</u>	May 1995	Chasek	235/379
<input type="checkbox"/>	<u>5440634</u>	August 1995	Jones et al.	380/24
<input type="checkbox"/>	<u>5442791</u>	August 1995	Wrabetz et al.	
<input type="checkbox"/>	<u>5448045</u>	September 1995	Clark	235/382
<input type="checkbox"/>	<u>5452352</u>	September 1995	Talton	379/355
<input type="checkbox"/>	<u>5453601</u>	September 1995	Rosen	235/379
<input type="checkbox"/>	<u>5455407</u>	October 1995	Rosen	235/380
<input type="checkbox"/>	<u>5459304</u>	October 1995	Eisenmann	235/380
<input type="checkbox"/>	<u>5465291</u>	November 1995	Barrus et al.	
<input type="checkbox"/>	<u>5475826</u>	December 1995	Fischer	
<input type="checkbox"/>	<u>5476259</u>	December 1995	Weingardt	
<input type="checkbox"/>	<u>5478993</u>	December 1995	Derksen	235/380
<input type="checkbox"/>	<u>5485510</u>	January 1996	Colbert	379/145
<input type="checkbox"/>	<u>5506832</u>	April 1996	Arshi	
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	
<input type="checkbox"/>	<u>5590038</u>	December 1996	Pitroda	385/241
<input type="checkbox"/>	<u>5590197</u>	December 1996	Chen et al.	380/24
<input type="checkbox"/>	<u>5671279</u>	September 1997	Elgamal	380/23
<input type="checkbox"/>	<u>5671280</u>	September 1997	Aucsmith et al.	380/30
<input type="checkbox"/>	<u>5677955</u>	October 1997	Doggett et al.	380/24
<input type="checkbox"/>	<u>5715314</u>	February 1998	Payne et al.	380/24
<input type="checkbox"/>	<u>5729594</u>	March 1998	Klingman	
<input type="checkbox"/>	<u>5742845</u>	April 1998	Wagner	
<input type="checkbox"/>	<u>5754772</u>	May 1998	Leaf	
<input type="checkbox"/>	<u>5793966</u>	December 1998	Amstein et al.	

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	US-CL
0 172 670 A2	February 1986	EPX	
0 256 768 A3	February 1988	EPX	
0 256 768 A2	February 1988	EPX	
0 326 699 A	August 1989	EPX	
0 363 122 A3	April 1990	EPX	
0 363 122 A2	April 1990	EPX	
0 416 482 A	March 1991	EPX	
0 527 639 A	February 1993	EPX	
0 256 768 B1	March 1994	EPX	
0 363 122 B1	December 1994	EPX	
0 658 862 A	June 1995	EPX	
0 666 681 A	August 1995	EPX	
0 668 579 A	August 1995	EPX	
2 251 098	June 1992	GBX	
WO 91/16691	October 1991	WOX	
WO 93/08545	April 1993	WOX	

OTHER PUBLICATIONS

Webpage for the Internet Shopping Network (ISN) on the Internet at www.internet.net. The website has been operational since Apr. 1994, but the copyright for the present form of the webpage is 1998, Apr. 1994.

Warr, Michael. "Business Wants Telecom of the Future--Today," Telephony's SUPERCOMM Wrap-up, pp. 12-13. Apr. 1991.

Muller, R., "Lon-Das Universelle Netzwerk, Teil 1." Elektronik., vol. 40, No. 22, 29, Oct. 1991, Munchen De, pp. 59-69, XP000268228.

Snow, C.R. et al: "Simple Authentication" Software Practice & Experience., vol. 24, No. 5, May 1994, Chichester GB; pp. 437-447, XP0006555455, pp. 440-441.

Stallings, W. "Data and Computer Communications", 1994, MacMillan Publishing Co., New York, US, XP002069639, pp. 636-644, 636-666.

Anderson, R. et al. "NetCard--a Practical Electronic-cash System." International Workshop Proceedings, Security Protocols. International Workshop, Cambridge, UK, Apr. 10-12. (No Year) pp. 49-57 XP00203977.

Anderson, R.J., UEPS--A Second Generation Electronic Wallet, (1992) University of Cambridge Computer Laboratory, pp. 411-418.

Bank Systems Technology, SET Tool Kit for Secure Commerce, (May 1996) p. 16.

Bellare et al., iKP--A Family of Secure Electronic Payment Tools, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 89-106.

Bryant, A., Am I Bid Six? Click to Bid Six!, The New York Times, (Mar. 13, 1996) pp. D1-D6.

Camp et al., Token and Notational Money in Electronic Commerce, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 1-12.

Cox et al., NetBill Security and Transaction Protocol, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 77-88.

One-Click Software Distribution Via the Web, Cutting Edge, Datamation, (May 1, 1996), p. 16.

Software Taps Net for Supply Data Sharing, Purchasing, EBN, (Apr. 22, 1996), p. 50.

Flohr, U., Electronic Money, Byte, (Jun. 1996), p. 74.

Gifford, et al., Payment Switch for Open Networks, USENIX Association, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 69-75.

Gosling, et al., The Java Language Environment a White Paper, Sun Microsystems Computer Company, (May 1995).

Jones, et al., Securing the World Wide Web, Smart Tokens and Their Implementation, World Wide Web Journal, O'Reilly & Associates, Inc., (Dec. 11-14, 1995), pp. 397-409.

Kamens, J., Retrofitting Network Security to Third-Party Applications--The SecureBase Experience, USENIX Association, UNIX Security Symposium IV, (1993) pp. 41-57.

Marshall, M., Banking on the Internet, Communications Week, (May 20, 1996) No. 611.

Messmer, E., ActiveX Pioneer Pushes a Commerce, Network World, (May 6, 1996) p. 33.

Messmer, E., Edify Soft to Let Banks Open Doors Online, Network World, (May 20, 1996).

Messmer, E., Start-Up Puts Security SOCKS on Window Apps, Network World, (May 20, 1996).

Microsoft and VeriFone Announce Agreement to Deliver Commerce-enabled Internet Retailing Solutions, Microsoft Press Release, (Aug. 5, 1996) pp. 1-3.

Real Security, Mondex Magazine, (Summer 1996) pp. 5-6.

What's Up Doc?, That's Infotainment, Mondex Magazine, (Summer 1996) pp. 8-10.

Ready to Go. The Trillion Yen Business, Mondex Magazine, (Summer 1996) pp. 27-29.

Morgan, L., Cashing In: The Rush is on to Make Net Commerce Happen, Internet World, (Feb. 1995), pp. 48-51.

Nash, et al., Vendors Deliver IS-Specific Apps Over the 'Net, News (May 6, 1996) p. 16.

Nee, E., Hatim Tyabji, U. ., (Sep. 1996) pp. 85-93.
Neuman, et al., Requirements for Network Payment: The NetCheque.TM. Perspective, University of Southern California, (1995) pp. 32-36.
Ozer, K., Online Software Stores, PC Magazine, (May 28, 1996), p. 36.
Rodriguez, K., Pushing the Envelope, Communications Week, (May 13, 1996) pp. 37-39.
Rupley, S., Digital Bucks? Stop Here, PC Magazine, (May 28, 1996), pp. 54-60.
Semilof, M., Boosting Web Business, Communications Week, (May 20, 1996) pp. 31-32.
Sibert et al., The DigiBox: A Self-Protecting Container for Information Commerce, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995), pp. 171-183.
Sirbu, et al., NetBill: An Internet Commerce System Optimized for Network Delivered Services, Carnegie Mellon University, (1995) pp. 20-25.
Sliwa, C., Netscape Unveils New 'Net Commerce Offerings, Network World, (May 13, 1996) p. 10.
Singleton, A., Cash on the Wirehead, Byte, (Jun. 1995) pp. 71-78.
Tang, et al., A Set of Protocols for Micropayments in Distributed Systems, First USENIX Workshop on Electronic Commerce, (Jul. 11-12, 1995) pp. 107-115.
Thompson, et al., A Secure Public Network Access Mechanism, UNIX Security Symposium, (1992) pp. 227-238.
Trommer, D., ECS Catalog Merges EDI/Net Platforms: Enables Online Ordering in EDI Format Over Net, EBN, (May 20, 1996) p. 54.
Trommer, D., GE/Netscape Form Software Venture: Will Focus on Electronic Commerce Solutions, EBN, (Apr. 22, 1996) p. 54.
Vaughan-Nichols, Steven, XVision Turns a PC Into X Terminal for Unix, VMS Host, Government Computer News, Jul. 8, 1996, pp. 38, 42.
Vincenzetti et al., STEL: Secure TELnet, 5th UNIX Security Symposium, Jun. 5-7, 1995.
Wexler, Joanie, AT&T Sell Insurers on the Web, Network World, May 20, 1996, p. 27.
Wiggins, Richard, Business Browser: A Tool to Make Web Commerce Secure, Internet World, Feb. 1995, pp. 52, 54, 55.
Yacobi, Yacov, Efficient Electronic Money, Official Gazette, Apr. 23, 1996, p. 2976.
Yee et al., Secure Coprocessors in Electronic Commerce Applications, First USENIX Workshop on Electronic Commerce, Jul. 11-12, 1995, pp. 155-169.
ABA Banking Journal, Will SET Kill Card Fraud On the Internet?, Apr., 1996, pp. 237-238.
Advertising Age, Visa Turns To Redgate for Online, CD-ROM Work; Sample the Surf; Checkfree, Cybercash Interact; New on the 'Net; EDS Joins the Cyber-Rush, Jul. 17, 1995, pp. 249-250.
AFX News, Microsoft, American Express Unit Sign Internet Payment System Agreement, Feb. 29, 1996, p. 427.
Agence France Presse, Visa, Mastercard Announce Security Standard for Internet, Feb. 1, 1996, p. 85.
The American Banker, Vendors Ready--and Waiting--for E-Commerce, Feb. 2, 1996, pp. 47-50.
The American Banker, News Analysis: Despite Accord, Hard Work Ahead On Security Standard for Internet, Feb. 2, 1996, pp. 51-53.
The American Banker, Microsoft Signs Visa as a Processor; Pact Gives Banks Alternative to Intuit, Feb. 14, 1996, pp. 528-529.
The American Banker, Two New On-Line Alliances Pair Niche Leaders, Feb. 21, 1996, pp. 493-494.
The American Banker, News Analysis: Beware of Deals Like Verifone-Oracle, Banks Told, Feb. 27, 1996, pp. 443-445.
The American Banker, Amex Accepts SET Protocol For Payments On Internet, Mar. 1, 1996, pp. 382-383.
The American Banker, Encryption Software Firm Adopts On-Line Protocol, Mar. 14, 1996, p. 352.
The American Banker, Frontiers, Mar. 18, 1996, pp. 317-319.
The American Banker, Card Briefs: Novus Supporting SET Payment Protocol, Apr. 2, 1996, p. 235.
The American Banker, If It Has To Do With Data Security, Changes Are This 'Little' Company Is in Involved, Apr. 15, 1996, pp. 156-160.
The American Banker, On the Question of Internet Security, A Three-Sided Debate, Apr. 15, 1996, pp. 161-165.
The American Banker, Web Security Firm To Add MC-Visa Protocol, Apr. 23, 1996, pp. 130-131.
The American Banker, Card Briefs: ICverify Internet Tools To Get SET Protocol, May 3, 1996, p. 53.
The American Banker, Mastercard Official Resigns To Lead Internet Security Firm, May 3, 1996, pp. 54-55.
American Marketplace, Visa-Mastercard Security Agreement: A Green Light For Online Commerce, Feb. 8, 1996, pp. 5-6.
Amusement Business, More 'Digital Homeless' Find Place in Cyberspace; Professionals Not Subscribing To An Online Computer Service, Feb. 12, 1996, pp. 536-537.
AP Online, Cable TV's Sci-Fi Channel, Jun. 9, 1995, pp. 259-261.
AP Online, Purchases On Net Studied, Jan. 31, 1996, pp. 171-172.
AP Online, AP Top News At 5 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 86-88.
AP Online, AP Top News At 6 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 89-91.
AP Online, AP Top News At 7 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 92-94.

AP Online, AP Top News At 9 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 95-97.
 AP Online, AP Top News At 9 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 115-117.
 AP Online, AP Financial News At 9:10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 118-122.
 AP Online, AP Top News At 10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 125-127.
 AP Online, Standard Found For Web Credit, Feb. 1, 1996, pp. 123-124.
 AP Online, AP financial News At 11:10 a.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 107-110.
 AP Online, AP Financial News At 3:10 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 98-102.
 AP Online, AP Financial News At 5:10 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 103-106.
 AP Online, AP Financial News At 5:20 p.m. EST Thursday, Feb. 1, 1996, Feb. 1, 1996, pp. 111-114.
 AP Online, Amer Express Backs Rival Ides, Feb. 29, 1996, pp. 428-429.
 AP Worldstream, Financial Pages, Feb. 1, 1996, pp. 128-129.
 AP Worldstream, Financial Pages, Feb. 29, 1996, pp. 430-432.
 AP Worldstream, A Summary of News From the U.S. Virgin Islands, May 25, 1995, pp. 265-268.

Asia, Inc., Internet Security, May 1996, pp. 64-66.
 Asia, Inc., Internet Security, May 1996, pp. 67-69.
 Asian Banker, Shopping On the Internet, Mar. 1996, pp. 384-388.
 Asian Wall Street Journal, Fraud, Nosy Web Pages Torment Internet Users, Mar. 18, 1996, p. 320.
 Asiaweek, Protocols, Cyber Security; How to Head Off the Hackers, Feb. 23, 1996, pp. 489-490.
 Associated Press, Cable's Sci-Fi Channel Creates World Wide Web `Home Page`, Jun. 9, 1995, pp. 262-264.
 Associated Press, Visa and MasterCard Lead Group to Make Credit Purchases Safe On the Net, Jan. 31, 1996, pp. 173-174.
 Associated Press, Visa, MasterCard Resolve Technical Differences For On-Line Credit Transactions, Feb. 1, 1996, pp. 130-131.
 Associated Press, American Express Endorses Rivals' Ideal for Secure Online Credit, Feb. 29, 1996, pp. 433-434.
 Associated Press, American-Express Endorses Rivals' Idea For Secure Online Credit, Mar. 1, 1996, pp. 389-390.
 Austin American-Statesman, Standard Proposed For Electronic Verification, Jul. 3, 1995, pp. 251-252.
 Austin American-Statesman, Credit Cards To GFet Internet Security; Visa, MasterCard Have Agreed On a Way to Scramble Card Numbers, Feb. 2, 1996, pp. 45-46.
 Baltimore Sun, Sun Names former Reporter to lead Move Into Internet; Service Will offer News and Advertising, Jan. 31, 1996, pp. 175-176.
 Banker, Banks Take Charge, Mar. 1996, pp. 396-399.
 Banker, Product, Mar. 1996, pp. 400-403.
 Banker, Technology, Banks Take Charge, Mar. 1996, pp. 391-394.
 Banker, Visa and MasterCard Join Forces to Develop Standards, Mar. 1996, p. 395.
 Banker, Credit Card Standards, Apr. 1996, p. 239.
 Banking Policy Report, Visa and MasterCard Move to Safeguard Card Transactions on Internet, Mar. 4-18, 1996, pp. 370-371.
 Bank Systems & Technology, First Union, Open Market Hit the Internet, May 1995, pp. 269-270.
 Black Sun Interactive, 3D PointWorld, Downloading, PointWorld, Apr. 16, 1996, p. 1.
 Business Journal-Portland, Taking the Plunge Into On-Line Sales, Feb. 9, 1996, pp. 2-4.
 Business Times, SNS Online Service Confident of Success, Nov. 27, 1995, pp. 184-186.
 Business Times, Opening Windows to Net Security, Mar. 6, 1996, pp. 362-363.
 Business Times, Card, IT Leaders Make Shopping On the Net Safer, Apr. 2, 1996, p. 236.
 Business Wire, MasterCard International Goes Live On the Internet; New MasterCard World Wide Web Site Home Page Combines Utility and Imagination, Mar. 27, 1995, pp. 294-296.
 Business Wire, Adobe and Netscape to Bring Commercial Publishing to the Internet, Mar. 28, 1995, pp. 291-293.
 Business Wire, Emerging U.S. Debit Market Attracts International Player July 27, 1995, pp. 244-245.
 Business Wire, VeriSign Inc. to Provide Digital IDs for Open Market's Secure WebServer; Key Technology for Verifying the Identities of Parties in Electronic Commerce, Aug. 14, 1995, pp. 241-243.
 Business Wire, ComNet '96 Explores Electronic Commerce; Business On the Internet the Focus of Many Conference Sessions, Jan. 4, 1996, pp. 181-183.
 Business Wire, "Computer Within a Floppy Disk" Puts Secure Electronic Commerce In the Palm of Your Hand, Jan. 17, 1996, pp. 179-180.
 Business Wire, RSA Data Security, Inc. Establishes Japanese Subsidiary Company to Market RSA Encryption Technology to Developers in Japan, Feb. 8, 1996, pp. 7-8.
 Business Wire, VeriSign to Provide Digital ID Services for FTP Software's Esplanade (TM) Web Server for Windows NT; Alliance Will Ensure Secure Electronic Transactions for Users of New Web Servers, Feb. 12, 1996, pp. 538-540.

Business Wire, First Data, Netscape Offering Internet Payment Processing Service; New Service Available Now, Feb. 20, 1996, pp. 500-501.

Business Wire, RSA Announces Support for SET Payment Standard Across Entire Product Line; World's Most Popular Encryption Solution Provider Now Supports VISA/MasterCard Standard for Secure Payments Over the Internet, Mar. 4, 1996, pp. 372-373.

Business Wire, Certicom--Special Task Group to Review Secure Electronic Transaction Protocol Developed by Visa and MasterCard--Sherry E. Shannon Appointed Chair of the New Task Group, Mar. 15, 1996, pp. 340-341.

Business Wire, Panel of Electronic Commerce Experts to Reveal "What Gates and McNealy Won't Tell You About Electronic Commerce"--iCat Corp. Convenes Panel of Pioneers to Discuss the Hype and Reality at New York Trade Show, Mar. 26, 1996, pp. 289-290.

Business Wire, Major Flaws Seen in Visa/MasterCard Security Plan for Internet Commerce; Network Security Expert Says RSA Encryption and Authentication Standard Leaves Consumers Vulnerable to Hackers, Apr. 16, 1996, pp. 154-155.

Business Wire, ICVERIFY to Incorporate SET Specification in its Software Solutions; SET Specification Provides Long Awaited Internet Security for Both Customers and Merchants, Apr. 26, 1996, pp. 125-126.

Business Wire, John Gould Joins Terisa Systems As Chief Executive Officer, Apr. 29, 1996, pp. 102-103.

Business Wire, IBM Leads Industry With Comprehensive Strategy, Technologies for Electronic Commerce; Electronic Shopping, Secure Transactions, May 1, 1996, pp. 70-75.

Business Wire, L.L. Bean Signs Up With IBM; IBM Announces New Products, Services that Make Internet Real for Business, May 1, 1996, pp. 76-80.

Business Wire, Electronic Commerce Just Got Real; NETCOM, Federal Express, Open Market and CheckFree Join iCat to Discuss Breakthrough Electronic Commerce Solution, May 2, 1996, pp. 59-61.

Calgary Herald, Visa and MasterCard Agree On Standard, Feb. 2, 1996, pp. 54-55.

Calgary Herald, 'Net Security Hinders Commerce, Apr. 4, 1996, pp. 228-229.

Canada Newswire, Attention Business/Technology Editors: Special Task Group to Review Secure Electronic Transaction Protocol Developed by Visa and MasterCard, Mar. 15, 1996, pp. 342-343.

CardFAX, A Joint Technical Standard for Security Credit Card Transactions Over the Internet, Feb. 2, 1996, p. 56.

Card News, Security Advances May Improve, Not Perfect, On-Line Transactions, Feb. 5, 1996, pp. 28-30.

Card News, Amex, First Data Initiate On-Line Purchase Efforts, Mar. 4, 1996, pp. 374-375.

Card News, Card News Briefs: Discovery Joins Security Rush, Apr. 1, 1996, p. 240.

Card News, Cards on the Web Addressed, Apr. 29, 1996, pp. 104-105.

Cards International, VeriSign Secures Net Deals, Jul. 20, 1995, pp. 246-247.

Cards International, International: MC and Visa Co-Operate On Internet Specs, Feb. 14, 1996, 530-531.

Cards International, Amex Set to Support Security Specs, Mar. 12, 1996, pp. 356-357.

Charleston Gazette, Secure Internet Credit Code Unveiled, Feb. 2, 1996, pp. 57-59.

U.P.I., Checkfree Partnering With Cybercash, Jul. 19, 1995, p. 248.

Chicago Sun-Times, Visa, MasterCard Agree On Online Security, Feb. 2, 1996, pp. 60-61.

Christian Science Monitor, Visa, MasterCard Tackle Internet Security, Feb. 2, 1996, p. 80.

Columbus Dispatch, Roving Bandits Make Buying Risky Business, Nov. 6, 1994, pp. 312-313.

COMLINE Daily News from Korea, MasterCard, Visa Agree to a Single Security Standard, Feb. 7, 1996, p. 11.

Communications News, Business Banks Its Future On Electronic Commerce; Strategies Being Pursued for Secure Financial Transactions on the Internet; Netcomm Update; Industry Trend or EventCom, Apr. 1996, pp. 241-243.

CommunicationsWeek, MCI Offers Secure Transaction Service, Oct. 2, 1995, pp. 229-230.

CommunicationsWeek, In Brief; Charge It On the 'Net, Feb. 5, 1996, p. 31.

CommunicationsWeek, On-Line Payment Scheme Arrives, Feb. 26, 1996, pp. 456-458.

CommunicationsWeek, In Brief; Amex 'Set' For Internet, Mar. 4, 1996, p. 376.

CommunicationsWeek, Safety On the 'Net--Can Encryption Offer Peace of Mind to Nervous Network Managers, Mar. 25, 1996, pp. 299-303.

CommunicationsWeek, Tandem, VLSI Partner to Develop Security Chips for Commercial Use, Apr. 15, 1996, pp. 166-167.

CommunicationsWeek, Shop Till You Drop With the JEPI Standard, Apr. 22, 1996, pp. 134-135.

CommunicationsWeek, Terisa, to Add SET to Web Software, Apr. 29, 1996, pp. 106-107.

CommunicationsWeek, Netscape Adds Electronic-Commerce Apps, May 13, 1996, pp. 10-11.

CommunicationsWeek, Internet Security--A Moving Target, May 13, 1996, pp. 12-15.

Computer Conference Analysis Newsletter, UniForm; Conference On Unix and Open Systems With Focus On the Internet; Industry Trend or Event, Feb. 26, 1996, pp. 459-479.

Computer Connection, Telecomm Decency Act Draws Cheers, Jeers and Fears, Feb. 10, 1996, pp. 549-557.

Computer Connection, Internet Security Standards Agreement, Feb. 10, 1996, pp. 558-559.

Computergram International, Microsoft Confounded: Visa-MasterCard Spec Free, Feb. 2, 1996, p. 62.

Computergram International, First Data, Netscape Jointly Deliver First Real-Time On-Line

Credit, Apr. 11, 1996, p. . .
Computer Reseller News, Terisa Systems Enters Channel With Security Products, Apr. 22, 1996, pp. 136-137.
Computer Shopper, AT&T Offers Low-Tech Protection for Internet: No-Deductible Insurance for Online Buyers, May, 1996, pp. 81-82.
Computer Technology Review, Digital Signatures Keep Cyberstreets Safe for Shoppers, Feb. 1996, pp. 132-134.
Computer Weekly, Web Takes the Credit; Visa, MasterCard Join Forces to Develop Secure Payment Systems for Electronic Commerce; Company Business and Marketing, Feb. 8, 1996, pp. 9-10.
Computerworld, News Shorts, Feb. 5, 1996, pp. 32-33.
Computerworld, Microsoft Provides Rapid Net Deployment Ability, Mar. 18, 1996, pp. 321-323.
Computerworld, Briefs, Mar. 18, 1996, p. 324.
Computerworld, Predictions, Apr. 29, 1996, pp. 108-110.
Computerworld, Credit-Card Authorization Set For Net, May 13, 1996, pp. 16-17.
Corporate EFT Report, MasterCard, Visa to Combine Internet Security Standards, Feb. 7, 1996, pp. 12-13.
Corporate EFT Report, Products Could Spur On-Line Transactions, Mar. 6, 1996, pp. 364-365.

Corporate EFT Report, Amex Eyes Internet Security, Mar. 6, 1996, p. 366.
Corporate EFT Report, Corporate EFT Report News Briefs, Apr. 3, 1996, pp. 230-231.
Credit Card Management, Internet Commerce Gets A Boost, Mar. 1996, pp. 404-405.
Credit Card News, Electronic Commerce Gets a Boost, Feb. 15, 1996, pp. 526-527.
Daily Mail, Now Spending Cuts Are On the Cards; Money Mail, Feb. 7, 1996, pp. 14-15.
Daily Telegraph, Card Guard Makes It Safer to Cybershop, Feb. 2, 1996, p. 63.
Daily Telegraph, Innovations: Codes to Beat the Criminal Internet, Feb. 13, 1996, pp. 534-535.
Datamation, Microsoft Plays Internet Catch-U. Microsoft & the Enterprise: I-Nets; Company Business and Marketing; Cover Story, Mar. 15, 1996, pp. 344-348.
Des Moines Register, Safe Shopping On-Line; Card Associations Agree On Internet Security, Feb. 17, 1996, pp. 520-522.
Digital Media, Turning the Page; MCI Switches From News Corp to the Microsoft Network; Letter; Company Business and Marketing Column, Mar. 12, 1996, pp. 358-360.
Discount Merchandiser, Secure Electronic Transactions, Mar. 1996, pp. 406-407.
DM News, Open Market Offers Internet Security; Clients Can Get On the World Wide Web For Less Than \$1,000, Apr. 3, 1995, pp. 281-282.
DM News, Mainstream Alternative For Advertisers; Business Wants to be Visible; Cybercitizens Want to Buy, Feb. 12, 1996, pp. 543-545.
DM News, Canadian Big Guns Set Sights On Skittish Cybershoppers; St. Remy Multimedia, Cogco Cable in Quadruple Play, Feb. 19, 1996, pp. 506-508.
DM News, IBM's Commercial Online Service Will Build DBs, Track Spending, Feb. 19, 1996, pp. 509-510.
Denver Post, On-Line Car Dealer Rings Up 57 Sales In Four Months, Feb. 10, 1995, pp. 299-300.
dot.COM, Internet Data's Payment Service, Mar. 1, 1996, p. 408.
Edge: Work-Group Computing Report, Digital ID: Verisign Inc. To Provide Digital IDS For Open Market's Secure Webserver; Key Technology For Verifying the Identifies of Parties In Electronic Commerce, Aug. 21, 1995, pp. 236-237.
Edge: Work-Group Computing Report, E-Commerce: IBM Leads Industry With Comprehensive Strategy, Technologies for Electronic Commerce; Electronic Shopping, Secure Transactions, May 6, 1996, pp. 48-52.
EDI News, MasterCard, Visa To Combine Internet Security Standards, Feb. 19, 1996, pp. 511-512.
EDP Weekly, Visa, MasterCard Announce Single Technical Standard To Safeguard Payment Card Purchases on Internet, Feb. 12, 1996, p. 546.
EDP Weekly, American Express To License Microsoft Software To Help Secure Transactions Via Internet, Mar. 11, 1996, p. 361.
EDP Weekly, ANSI Committee Creates Special Task Group To Review Secure Electronic Transaction Protocol, Mar. 25, 1996, p. 304.
EDP Weekly, Network Security Expert Notes Major Flaws in Visa/MasterCard Security Plan, Apr. 22, 1996, p. 140.
EFT Report, Service Variety Seen Key to Home Banking's Future, Mar. 29, 1995, pp. 288-290.

EFT Report, MasterCard, Visa To Combine Internet Security Standards, Feb. 14, 1996, pp. 532-533.
Electronic Buyers' News, EC Providers Take On Security--Visa, MC Announce Transaction Standard; GE Intros B-to-B Solution, Feb. 12, 1996, pp. 547-548.
Electronic Buyers' News, SET Controversy Flares Up--Visa, Announce Transaction Standard; GE Intros B-to-B Solution, Feb. 12, 1996, pp. 547-548.
Electronic Engineering Times, Credit-Card Firms Agree On Security, Feb. 5, 1996, p. 34.
Electronic Engineering Times, E-Cash Coming? Bank On It, Feb. 19, 1996, pp. 513-516.
Electronic Engineering Times, Secure Internet Transactions Seen, Feb. 26, 1996, pp. 480-481.

Electronic Engineering Times, Copyright Protection Moves Into Digital Age, Mar. 18, 1996, pp. 325-327.

Electronic Engineering Times, Form Factors Figures Into Security Debate, Apr. 29, 1996, pp. 111-112.

Electronic Marketplace Report, Visa, MasterCard Announce Standard For Securing Internet Transactions, Feb. 6, 1996, pp. 17-18.

Electronic Messaging News, Visa, MasterCard Combine Standards, Feb. 7, 1996, p. 16.

Electronic Messaging News, MasterCard, Visa In Internet Pact, Feb. 26, 1996, p. 482.

Electronic Payments International, Ingenico Buys Innovatron Data Systems, Mar. 1996, pp. 409-410.

Electronic Payments International, Getting All SET For On-Line Commerce, Mar. 1996, pp. 411-412.

Electronic Payments International, The Growing Impact of the Internet, Mar. 1996, pp. 413-415.

Electronic Payments International, Telefonica Makes the Right Calls Before SET, Apr. 1996, pp. 244-245.

Electronic Payments International, Consortium Explores Internet Payments, Apr. 1996, pp. 246-247.

Electronic Payments International, Telefonica Makes the Right Calls Before SET, Apr. 1996, pp. 248-249.

Electronic Payments International, Consortium Explores Internet Payments, Apr. 1996, pp. 250-251.

Exchange, Novell Expands Networked Application and Electronic Commerce Offerings, Mar. 22, 1996, pp. 315-316.

Extel Examiner, Microsoft, American Express Unit Sign Internet Payment System, Feb. 29, 1996, p. 435.

FDCH Political Transcripts, The National Consumers League Holds a News Conference on Combatting Fraud on the Internet; Washington, D.C., Feb. 27, 1996, pp. 446-455.

Federal Document Clearing House Congressional Testimony, Testimony Oct. 17, 1995 Eugene Ludwig Comptroller Office of the Comptroller of the Currency House Banking Financial Institutions and Consumer Credit Bank Consolidation and Interstate Mega-Mergers, Oct. 17, 1995, pp. 214-226.

Federal News Service, Prepared Testimony of Eugene A. Ludwig Controller of the Currency Before the House Committee on Banking and Financial Services Subcommittee on Financial Institutions, Oct. 17, 1995, pp. 195-205.

Federal News Service, Prepared Statement of Joel S. Lisker Senior Vice President, Security and Risk Management Mastercard International Incorporated Before the House Committee on Banking and Financial Services, Apr. 15, 1996, pp. 168-172.

Federal News Service, Hearing of the House Banking and Financial Services Committee, Apr. 15, 1996, pp. 173-216.

Financial Post, Reaching Out on the Electronic Highway, Mar. 14, 1996, pp. 353-355.

Financial Post, Race on to Come Up With Web Payment System, Apr. 27, 1996, pp. 122-124.

Financial Times, Credit Card Groups to Co-Operate on Internet Security, Feb. 2, 1996, p. 64.

Fresno Bee, Credit Firms Set Internet Security Code, Feb. 2, 1996, p. 65.

Gazette (Montreal), Digital Sermon Packs 'Em In: 1,100 From Business World listen Raptly to Technoguru's Generalities, Apr. 18, 1996, pp. 149-151.

Gazette (Montreal), Bell Global Has High Hopes for Business Network, Apr. 19, 1996, pp. 147-148.

Houston Chronicle, Firms Back Cyberspace Verification System, Jun. 26, 1995, pp. 253-256.

Houston Chronicle, Firms Back Cyberspace Verification System, Jun. 26, 1995, pp. 255-256.

Independent, In Brief: Amex and Microsoft Sign Internet Deal, Mar. 1, 1996, p. 416.

Industry Week, Move Over China, Caught In the Web, May 1, 1995, p. 271.

Information & Interactive Services Report, Microsoft, Wal-Mart Pact Aims for Online Bargain-Hunters, Feb. 23, 1996, pp. 491-492.

InformationWeek, Intranet Tools, E-Mail on the Net to Debut--Major Announcements Expected at Internet World, Electronic Messaging Association Conferences, Apr. 22, 1996, pp. 142-143.

InformationWeek, Cisco Places \$4 Billion Network Bet--StrataCom Buy Seen Extending ATM, Tying Switching and Routing, Apr. 29, 1996, pp. 116-117.

InformationWeek, Netscape's Corporate Push Grows--CompuServe Tie-In Puts Groupware on Internet, May 13, 1996, p. 27.

InformationWeek, In Short; Terisa Names CEO, May 13, 1996, p. 29.

InfoWorld, National Semiconductor's PersonaCard; Card Holds Key to On-Line Security, Nov. 14, 1994, pp. 310-311.

InfoWorld, Standards; Adapt or Die: Internet Standards May Always Be In Flux, Nov. 6, 1995, pp. 187-192.

InfoWorld, At Deadline, Feb. 5, 1996, pp. 35-36.

InfoWorld, RSA Sale May Improve Security, Apr. 22, 1996, p. 144.

InfoWorld, Pipeline, Apr. 22, 1996, p. 145.

InfoWorld, Internet Servers; Netscape Antes Up for Commerce, May 13, 1996, pp. 30-31.

InfoWorld, IBM, HP Preview 'Net products Aimed On-Line Commerce, May 13, 1996, p. 33.

InfoWorld, Web Page Authoring Tool; Internet Creator Builds Sites One Paragraph at a Time; No Need to Master HTML; Tool Enables On-Line Commerce, May 13, 1996, pp. 35-37.

InformationWeek, Europe, 2, 1995, pp. 231-234.
Interactive Daily, 4. Cyberspace Security Bolstered by Pact, Feb. 2, 1996, p. 68.
Interactive Daily, 5. Microsoft Allies With American Express, Mar. 1, 1996, p. 417.
Interactive Marketing News, Mastercard and Visa Reach Agreement on Security Protocols, Feb. 16, 1996, pp. 523-524.
International Herald Tribune, A Giant Leap for Credit Cards? System to Protect Payments on Internet is Unveiled, Feb. 2, 1996, pp. 66-67.
Investor's Business Daily, The Electronic Wallet: Secure Payment Methods Sought for Internet, Dec. 8, 1994, pp. 305-307.
Investor's Business Daily, CEO Briefing; A4, Mar. 28, 1996, pp. 285-286.
Korea Economic Daily, Mastercard, Visa Agree to a Single Security Standard, Feb. 6, 1996, p. 19.
Los Angeles Times, The Cutting Edge: Special Report/Hot Tips; What's Coming, When, and Why It's a Big Deal; Next Year Could Bring Start Of On-Line Profits, Dec. 18, 1994, pp. 303-304.
Los Angeles Times, Technology, Feb. 1, 1996, p. 139.
M2 Presswire, Adobe and Netscape to bring Commercial Publishing to the Internet (C) 1994-95 M2 Communications LTD, Mar. 31, 1995, pp. 283-285.
M2 Presswire, Verisign, Inc: VeriSign Inc to Provide Digital IDs for Open Market's Secure WebServer, Aug. 16, 1995, pp. 238-240.
M2 Presswire, Rednet: EDI for the Apple Macintosh and Power PC, Oct. 24, 1995, pp. 193-194.
M2 Presswire, Visa Intl: Security Specifications for Card Transactions on Internet Combined into One Standard, Feb. 1, 1996, pp. 140-141.
M2 Presswire, First Data: FD and Netscape Offering Internet Payment Processing Service New Service Available Now, Feb. 21, 1996, pp. 495-496.
M2 Presswire, Visa: Visa and MasterCard Welcome American Express to Their Internet Payment System, Mar. 1, 1996, pp. 418-419.
M2 Presswire, Credit Card Research Group: Cards to Make a Clean Sweep of the Cybermarket, Mar. 1, 1996, pp. 420-421.
M2 Presswire, Racal Airtech: Racal Supports the Visa/MasterCard Secure Electronics Transactions, (SET) Specification, May 2, 1996, pp. 62-63.
Media Daily, Microsoft, Visa Announce Specification to Secure Payments, Sep. 27, 1995, p. 235.
Media Daily, Mastercard and Visa Agree on Online Security Standard, Feb. 1, 1996, p. 136.
Media Daily, Netscape Launches Payment System, May 13, 1996, p. 38.
Report on Microsoft, News Briefs: Visa and Mastercard, Apr. 22, 1996, p. 146.
Midrange Systems, GEIS Aims to Stimulate EDI Growth, Mar. 15, 1996, pp. 349-350.
Milwaukee Journal Sentinel, U.S. Postal Service to Enter Electronic Age, Mar. 4, 1996, pp. 379-380.
Multimedia & Videodisc Monitor, Tools & Technology: Mastercard, Visa Agree on Encryption Technology, Mar. 1, 1996, p. 422.
Multimedia Week, Industry Briefs: Encryption, Feb. 5, 1996, p. 39.
Nation's Restaurant News, Amex, Microsoft Seal Security Agreement. American Express Travel Related Services Co. Signs Licensing Agreement With Microsoft Corp.; Brief Article, Mar. 18, 1996, p. 328.
Nave Research Group, Navigating and Acting in Virtual Environments, May 16, 1996, pp. 1-9.
Network Briefing, Visa & Mastercard Agree E-Payment Spec, Feb. 16, 1996, p. 525.
Network Computing, More Than One Way to Skin a Coded Cat, Mar. 15, 1996, p. 351.
Network World, Wells Fargo Hops Aboard 'Net Wagon, Feb. 6, 1995, pp. 301-302.
Network World, An Insecure Feeling Haunts the 'Net, Feb. 12, 1996, pp. 541-542.
Network World, Wal-Mart to Lure Electronic Shoppers With Web Retail Store, Feb. 19, 1996, pp. 504-505.
Network World, News Briefs, Mar. 4, 1996, pp. 377-378.
Network World, Security Specifications Is Full of Holes, Critics Charge, Apr. 22, 1996, pp. 138-139.
Network World, ActiveX Pioneer Pushes Commerce, May 6, 1996, pp. 46-47.
Network World, Ready, SET, Go; American Express, MasterCard, and Visa Throw Their Combined Weight Behind the SET Payment Protocol for the Web; Merchants May Face a Learning Curve, May 13, 1996, pp. 18-23.
Network World, Effort Aims to Unite 'Net Payment Schemes, May 13, 1996, p. 24.
Network World, Netscape Unveils New 'Net Commerce Offerings, May 13, 1996, pp. 25-26.
News, Credit Card Fraud New Concern of Internet Business, Mar. 16, 1996, pp. 329-330.
Newsbytes News Network, France--Bull Forms Smart Card Subsidiary Apr. 13, 1995, Apr. 13, 1995, pp. 274-275.
Newsbytes News Network, Open Market Intros "Secure" Web Storefront Oct. 17, 1995, Oct. 17, 1995, pp. 206-207.
Newsbytes News Network, Newsbytes Daily Summary Oct. 17, 1995, Oct. 17, 1995, pp. 208-213.
Newsbytes News Network, Commerce Direct Offers Secure Electronic Transactions Jan. 22, 1996, Jan. 22, 1996, pp. 177-178.
Newsbytes News Network, ****Visa, Mastercard Combine Internet Security Standards Feb. 2, 1996, Feb. 2, 1996, pp. 71-72.

Newsbytes News Network, CyberTrust For Web Electronic Commerce Feb. 6, 1996, Feb. 6, 1996, pp. 20-21.

Newsbytes News Network, AT&T WorldNet Spurs Online Credit Use Feb. 6, 1996, Feb. 6, 1996, pp. 22-23.

Newsbytes News Network, Open Market, Interleaf Team On Web "Secure Doc Mgt" Mar. 5, 1996, Mar. 5, 1996, pp. 367-369.

Newsbytes, Web Marketplace--Online Security Agreement Almost Here Apr. 10, 1996, Apr. 10, 1996, pp. 224-225.

News Tribune, Business Briefly, Feb. 2, 1996, pp. 69-70.

New York Times, A New Standard is Proposed for Electronic Verification, Jun. 26, 1995, pp. 257-258.

New York Times, Plan to Guard Credit Safety on Internet, Feb. 1, 1996, pp. 142-143.

New York Times, Jan. 28-Feb. 3; Attention, Cyber-Shoppers!, Feb. 4, 1996, p. 40.

New York Times, Diary, Feb. 4, 1996, pp. 41-43.

Nightly Business Report, Feb. 1, 1996, pp. 144-154.

Nightly Business Report, Feb. 1, 1996, pp. 150-154.

Orange County Register, Life on the Line; Credit Where Credit is Due, Mar. 31, 1996, pp. 283-284.

Orange County Register, Bits and Pieces, Apr. 7, 1996, pp. 226-227.

PC Magazine, MasterCard and Visa Join Forces for Net Commerce; To Develop the Secure Electronic Transactions Technical Standard for Protecting Credit Card Purchases Made Over the Internet; Technology Information; Brief Article, Mar. 26, 1996, pp. 291-292.

PC Magazine, Skinny Client to Rule on Web; Corporate Intranets Will Fuel a New Breed of Applications; Industry Trend or Event; Brief Article, Mar. 26, 1996, pp. 293-294.

PC Magazine, MasterCard and Visa Join Forces for Net Commerce, Mar. 26, 1996, pp. 295-296.

PC Magazine, Skinny Clients to Rule on Web, Mar. 26, 1996, pp. 297-298.

PC Magazine, Digital Bucks? Stop Here; Electronic Commerce Services; The Web at War: The Battle for the Future of the Internet; Company Business and Marketing, May 28, 1996, pp. 2-5.

PC Magazine, Digital Bucks? Stop Here, May 28, 1996, pp. 6-9.

PC User, Shortlist; News Briefs, Feb. 21, 1996, pp. 497-499.

PC Week, Briefly Noted; News Briefs; Brief Article, Feb. 5, 1996, pp. 37-38.

PC Week, AT&T Ramps Up Internet Commerce, Access to WorldNet Service; Company Business and Marketing; Brief Article, Feb. 19, 1996, p. 517.

PC Week, Big Player; Deals to Speed Net Commerce; Netscape, Oracle, HP Cut Agreements for Credit-Card Systems, Security; Industry Trend or Event, Feb. 26, 1996, pp. 483-484.

PC Week, Microsoft Reposition MSN; Microsoft Network to Offer New Services; Online Service Information; Brief Article, Feb. 26, 1996, pp. 485-486.

PC Week, Microsoft Reposition MSN, Feb. 26, 1996, pp. 487-488.

PC Week, Briefly Noted; News Briefs; Brief Article, Mar. 4, 1996, p. 381.

PC Week, New Security Protocol Spurs Internet Took Kits; Secure Electronic Transaction, Industry Trend or Event, Apr. 15, 1996, pp. 217-218.

PC Week, New Security Protocol Spurs Internet Took Kits, Apr. 15, 1996, pp. 219-220.

PC Week, IBM Takes Charge of E-Commerce: Plans Client, Server Apps Based on SET; NetCommerce Electronic Commerce System; Product Announcement, Apr. 29, 1996, pp. 118-119.

PC Week, IBM Takes Charge of E-Commerce; Plans Client, Server Apps Based on SET, Apr. 29, 1996, pp. 120-121.

Portland Press Herald, L.L. Bean to Offer Ordering By Internet; It's a Bold Move for a Firm That's Usually Slow to Adopt New Technology, May 2, 1996, pp. 56-58.

PR Newswire, Bank One Joins Commercenet, Oct. 17, 1994, pp. 314-315.

PR Newswire, Rudolph Beware MCI to Offer Cyber-Santas a Faster Route to the Mall Via Mouse; MarketplaceMCI Opens Door to 25 Million New Customers; Integrated Software Package Assures Secure Electronic Transactions, Nov. 22, 1996, pp. 308-309.

PR Newswire, Microsoft Corp. Chooses Software.Net (TM) to be First to Electronically Deliver Microsoft Software; Software.Net to Electronically Market Over Microsoft Products Via the Internet, Oct. 17, 1995, pp. 227-228.

PR Newswire, Visa and MasterCard Combine Security Specifications for Card Transactions on the Internet into One Standard; Move Expected to Accelerate Development of Electronic Commerce and Bolster Consumer Confidence in the Security of Cyberspace Transactions, Feb. 1, 1996, pp. 155-156.

PR Newswire, SAIC is .English Pound.Yourservice for Secure Electronic Transactions on the Internet, Feb. 29, 1996, pp. 436-437.

PR Newswire, American Express Signs Licensing Agreement With Microsoft to Make Secure Purchases Over the Internet, Feb. 29, 1996, pp. 438-439.

PR Newswire, Visa and Mastercard Welcome American Express, Feb. 29, 1996, pp. 440-441.

PR Newswire, Centura Announces the Next Step in Online Money Management, Apr. 15, 1996, pp. 221-222.

PR Newswire, Industry Security Leader Racal Supports Visa/Mastercard Proposal for Internet, Apr. 17, 1996, pp. 152-153.

PR Newswire, Spyglass(TM) Supports Microsoft's ACTIVEX, SET, PCT and ISAPI With Introduction of New Spyglass Web Technology Kits, Apr. 23, 1996, pp. 132-133.

PR Newswire, Cybersource's New Internet Commerce Services Provide Software Publishers Turn-Key Electronic Transaction and Distribution Services; Qualcomm, Insignia, Wall Data

and Seven Other Publishers Choose CyberSource to Distribute Products Via the Internet, Apr. 30, 1996, pp. 99-101.

PR Newswire, 1996 Olympic Games Web Site Proves a Successful as Venue for Olympic Ticket Sales; IBM-Developed Server Enables Secure Electronic Transactions for a Large Number of Consumers, May 1, 1996, pp. 83-84.

PR Newswire, Dynamic Duo Taxware and IBM; Partners on the Commerce.Net, May 1, 1996, pp. 85-86.

PR Newswire, DocuMagix Hotpage Available Now Online Via Software.Net; Software.Net Offers DocuMagix HotPage with Exclusive Custom Content, May 7, 1996, pp. 44-45.

PR Newswire, Netscape Announces Netscape Livepayment (TM) to Facilitate Internet Commerce; Leading Companies to Support Netscape's Open, Cross-Platform Software for Online Credit Card Processing, May 13, 1996, pp. 39-41.

Record, Security is Going on Line; Mastercard, Visa Agree on Standard, Feb. 2, 1996, pp. 73-75.

Reuters, Bank One Corp Says Joins Commmercenet, Oct. 17, 1994, p. 316.

Reuters, MasterCard, Visa to Set Electronic Standard NYT, Feb. 1, 1996, p. 160.

Reuters, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 164-165.

Reuters, GE Info Services Debuts net Commerce System, Feb. 6, 1996, pp. 24-25.

Reuters, AMEX, Microsoft In Pact, Feb. 29, 1996, p. 442.

Reuters, Netscape Offers Secure Internet Collection, May 13, 1996, p. 42.

Reuter Business Report, America Online, Others Push for Net Security, Apr. 11, 1995, pp. 276-277.

Reuter Business Report, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 158-159.

Reuter Business Report, Mastercard, Visa to Set Electronic Standard NYT, Feb. 1, 1996, p. 157.

Reuter Business Report, Improving Internet Safety to Protect Commerce, Apr. 3, 1996, pp. 232-234.

Reuter European Business Report, America Online, Others Push for Net Security, Apr. 11, 1995, pp. 278-279.

Reuter European Business Report, Mastercard, Visa to Set Electronic Standard--NYT, Feb. 1, 1996, p. 161.

Reuter European Business Report, Visa and Mastercard Adopt Joint Internet Standard, Feb. 1, 1996, pp. 162-163.

Reuters World Service, MasterCard, Visa to Set Electronic Standard--NYT, Feb. 1, 1996, p. 169.

Risk Management, Are You Exposed on the Internet? Security Issues and Data Protection; Circuit Breakers, Apr. 1996, pp. 252-254.

Rocky Mountain News, Visa, MasterCard Agree on 'Net Security; Deal Allows to Offer Customers Greater Protection in On Line Services, Feb. 2, 1996, pp. 76-77.

Rocky Mountain News, The Web: It's Anybody's Business; Colorado Retailers and Service Companies Caught Up in Awesome Potential of Internet, Mar. 24, 1996, pp. 305-310.

Sacramento Bee, Credit Card Standard Set for Net, Feb. 23, 1996, pp. 78-79.

The San Diego Union-Tribune, Business; Ed. 1,2,3,4,5,6,7,8; Pg. C-2, Mar. 1, 1996, pp. 423-424.

The San Francisco Chronicle, Mastercard, Visa Accord on Internet Credit-Card Giants Agree on a Security Standard, Feb. 1, 1996, pp. 137-138.

The San Francisco Examiner, Credit-Card Companies OK Internet Security Deal, Feb. 1, 1996, pp. 166-167.

The San Francisco Examiner, Infobahn leads to a Volvo Dealer, Mar. 1, 1996, pp. 297-298.

Seybold Report on Desktop Punlicshjng, Visa, MasterCard Adopt SET, Feb. 19, 1996, pp. 518-519.

South China Morning Post, Business; Banking; p. 7, Mar. 30, 1995, pp. 286-287.

Standard & Poor's Emerging & Special Situation, New Issues--Cybercash Avoid, Feb. 20, 1996, pp. 502-503.

The Straits Times (Singapore), Larger NetworkAsia Show This Year, Apr. 25, 1995, pp. 272-273.

The Straits Times (Singapore), Credit Card Firms Devise Joint Net Payment Scheme, Feb. 2, 1996, p. 81.

The Straits Times (Singapore), Music Scene Alive and Thriving Since the '30s, Feb. 6, 1996, pp. 26-27.

The Straits Times (Singapore), Concern Grows Over Credit Card Debts, Mar. 24, 1996, pp. 311-314.

Sunday Times, Credit Card Set Standard for Net Buys, Feb. 4, 1996, p. 44.

Telecomworldwire, Global Players Unite on Payment Standards, Feb. 1, 1996, p. 168.

Telecomworldwire, Sidewire: Science Applications International Corp, a US Provider of Information and Network, Mar. 1, 1996, p. 425.

Telecomworldwire, Adobe, Netscape Form Major Commercial Internet Publishing Plan, Apr. 4, 1995, p. 280.

The Toronto Star, Firm Unveils Secure Net Paying System, Mar. 27, 1996, pp. 287-288.

Origin Universal New Services Limited, Racial Supports the Visa/Mastercard Secure Electronics Transactions (SET), May 1, 1996, pp. 87-88.

Upside, The Cyber Bowl, Apr. 1996, pp. 255-266.

Upside, The Key to Security, Apr. 1996, pp. 267-276.

Upside, End of the Line for On-Line Services?, May 1996, pp. 9-98.
U.S. Banker, Card Pact Weaves A Tighter Net, Mar. 1996, p. 426.
Wall Street Journal, Visa, Mastercard Reach an Agreement for Single System of Internet Payment, Feb. 1, 1996, p. 170.
The Washington Post, Feb. 2, 1996, pp. 83-84.
The Washington Post, Give Us Some Credit: Your Card is Safe; There Are Many Very Good Reasons Not to Shop On-Line. Fear That Your Credit Card Number Will be Abused Should Not Be One of Them, Apr. 24, 1996.
The Washington Post, Who Was That Masked Cybershopper?; MasterCard-Visa Agreement on Credit Card Security May Make On-Line Commerce Fly, Feb. 2, 1996, p. 82.
Working Woman, Adventure On-Line . . . ; Using Online Services to Make Travel Arrangements, Apr. 1996, pp. 277-282.
Your Money, Brokers Not Equal When It Comes to Charging Customers, Mar. 16, 1996, pp. 331-337.
Your Money, Credit Card Fraud New Concern of Internet Business, Mar. 16, 1996, pp. 338-339.
Borenstein et al., MIME (Multipurpose Internet Mail Extensions) Part One: Mechanisms for Specifying and Describing the Format of Internet Message Bodies, Borenstein & Freed, Sep. 1993.
Fielding et al., Hypertext Transfer Protocol--HTTP/1.1, Fielding, Frystyk, Berners-Lee, Gettys and Mogul, May 2, 1996.
Fielding et al., Hypertext Transfer Protocol--HTTP/1.1, Fielding, Frystyk, Berners-Lee, Gettys and Mogul, Jun. 3, 1996.
An RSA Laboratories Technical Note, Version 1.5, Revised Nov. 1, 1993.
Internet Protocol, DARPA Internet Program Protocol Specification, Univerisity of Southern California, Sep. 1981.
Transmission Control Protocol, DARPA Internet Program Protocol Specification, University of Southern California, Sep. 1981.

ART-UNIT: 276

PRIMARY-EXAMINER: Gregory; Bernarr E.

ATTY-AGENT-FIRM: Warren, Jr.; Sanford E.

ABSTRACT:

An architecture that provides a server that communicates bidirectionally with a client over a first communication link, over which service requests flow to the server for one or more merchants and/or consumers is disclosed. Service requests are associated with a particular merchant based on storefront visited by a consumer or credentials presented by a merchant. Service requests result in merchant specific transactions that are transmitted to the gateway for further processing on existing host applications. By presenting the appropriate credentials, the merchant could utilize any other computer attached to the Internet utilizing a SSL or SET protocol to query the server remotely and obtain capture information, payment administration information, inventory control information, audit information and process customer satisfaction information.

22 Claims, 109 Drawing figures

WEST

Generate Collection

Print

Search Results - Record(s) 1 through 1 of 1 returned.☐ 1. Document ID: US 5793966 A

L20: Entry 1 of 1

File: USPT

Aug 11, 1998

US-PAT-NO: 5793966

DOCUMENT-IDENTIFIER: US 5793966 A

TITLE: Computer system and computer-implemented process for creation and maintenance of online services

DATE-ISSUED: August 11, 1998

INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Amstein; Peter R.	San Francisco	CA		
Blumer; Thomas P.	Cambridge	MA		
Coburn, IV; Arthur L.	Lexington	MA		
Forgaard; Randy J.	Lexington	MA		
Schulert; Andrew J.	Cambridge	MA		
Stefanik; Ted	Harvard	MA		
Mauceri; Robert J.	Watertown	MA		

ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
Vermeer Technologies, Inc.	Cambridge	MA			02

APPL-NO: 8/ 566281

DATE FILED: December 1, 1995

INT-CL: [6] G06 F 13/00

US-CL-ISSUED: 395/200.33; 395/200.48

US-CL-CURRENT: 709/203; 709/218

FIELD-OF-SEARCH: 395/200.01, 395/200.02, 395/200.09, 395/200.03, 395/200.15, 395/200.47, 395/200.48, 395/200.49, 395/200.3, 395/200.33, 395/200.68

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<u>5530852</u>	June 1996	Meske, Jr. et al.	395/600
<u>5537546</u>	July 1996	Sauter	395/200.01
<u>5572643</u>	November 1996	Judson	395/793
<u>5579469</u>	November 1996	Pike	395/326
<u>5623656</u>	April 1997	Lyons	395/610

OTHER PUBLICATIONS

Heylighen, "World-Wide Web: a distribution hypermedia paradigm for global networking," Apr. 18, 1994, IEE/INSPEC Database Updates and Additions (1960-1995) Doc #1374618; Proceedings SHARE Europe Spring Conference, pp. 355-368, Apr. 1994.
Netscape Navigator Gold 2.0; Press Release from Netecape Communications Corporation; retrieved from internet@

"http://.backslash..backslash.search.netscape.com.backslash.newsref.backslas

h.pr.backslash.newsrelease4 .html"; USA, Sep. 18, 1995.

ART-UNIT: 276

PRIMARY-EXAMINER: Rinehart; Mark H.

ATTY-AGENT-FIRM: Anderson; Ronald M.

ABSTRACT:

A client/server system for authoring an on-line service uses a server machine accessed a client machine which performs authoring operations on information stored on the server machine comprising the on-line service. Requests for authoring operations to be performed on information on the server machine, for authoring the online service, are translated on the client machine into at least one message which is sent to the server machine. The server machine receives the at least one message from the client machine and performs authoring operations identified in the received at least one message so as to author the online service. This information on the server machine is then made accessible by the server machine to other client systems that can be used to access the information without modifying the information, such as a browser. Generally, when the client machine receives a response message from the server machine, it displays information about performance of the authoring operation by the server, using the response message. The client and server may communicate using the HTTP protocol over a TCP/IP connection. The may also have different file name spaces, requiring the server to maintain and perform mapping between identifiers used by the client and those used on the server. The server may have a server program for processing HTTP messages and a server extension program for processing authoring operations. This extension program can be called via the common gateway interface. The authoring operations to be performed can include storing, creating or modifying information, such as documents and scripts and meta-information about services, documents and scripts on the server. Also, operations for providing a listing of services and documents are also available.

17 Claims, 16 Drawing figures

Full	Title	Citation	Front	Review	Classification	Date	Reference	Sequences	Attachments	Claims	KWIC	Draw Desc	Image
------	-------	----------	-------	--------	----------------	------	-----------	-----------	-------------	--------	------	-----------	-------

Generate Collection

Print

Terms	Documents
5793966.pn.	1

Display Format: TI

Change Format

[Previous Page](#)

[Next Page](#)